

Set	Items	Description
S1	0	AU=(LIUM J? OR LIUM, J?)
S2	1460360	MORTGAG? OR SERVICE? OR CREDIT? ? OR LOAN? ?
S3	4004919	MARKET? OR AD OR ADS OR ADVERT? OR PRESENT?
S4	1515055	INFO OR INFORMATION
S5	1409741	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOME-PAGE OR NETWORK? OR WWW OR CYBER?
S6	1842923	CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? - OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PERSON? ?
S7	1729792	PROPERTY? OR HOME? ? OR HOUSE? OR RESIDENCE
S8	2867	S3(5N)MORTGAG?
S9	300	S8(15N)S6
S10	27628	S7(15N)S4
S11	3	S9 AND S10
S12	147	S9 AND S7
S13	17	S12 AND S5
S14	18	S8 AND S6 AND S7 AND S5 AND S4
S15	30	S11 OR S13 OR S14
S16	20	S15 NOT PY>1999
S17	17	RD (unique items)

? show file

File 2:INSPEC 1969-2003/Nov W3  
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File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Oct  
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17/5/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

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4858386 INSPEC Abstract Number: C9502-7120-031

**Title:** Home Ownership: Can You Afford It? (Software package)

**Author(s):** Cude, B.; Todd, J.

**Author Affiliation:** Sch. of Human Resources & Family Studies, Illinois Univ., Urbana, IL, USA

p.570-3

**Editor(s):** Watson, D.G.; Zazueta, F.S.; Harrison, T.V.

**Publisher:** American Soc. Agric. Eng, St.Joseph, MI, USA

**Publication Date:** 1994 **Country of Publication:** USA xvii+918 pp.

**Conference Title:** Proceedings of 5th International Conference on Computers in Agriculture

**Conference Date:** 6-9 Feb. 1994 **Conference Location:** Orlando, FL, USA

**Language:** English **Document Type:** Conference Paper (PA)

**Treatment:** Practical (P)

**Abstract:** Between 1988 and 1991, Americans purchased an estimated 2.4 million new **homes** and 13.4 million existing **homes**. As an aid to prospective **home buyers**, the Illinois Cooperative Extension Service has developed the computer program "Home Ownership: Can You Afford It?".

**Users** of the program enter **information** about their personal finances and about prospective **mortgages** on a **house**. The program **presents** several reports relevant to **home** ownership and analyzes the prospective mortgages relative to the personal financial **information**. Graphs make comparison of different mortgage strategies easy. The program is intended for **consumers**, but contains file handling abilities that make it useful to educators, realtors, and mortgage bankers. Mortgage strategies can include bi-weekly or monthly mortgage payments, adjustable or fixed interest rates, and making additional payments for part of the mortgage, or any combination of these strategies. Refinancing an existing mortgage is treated separately for maximum **user**-friendliness. Another feature of the program is a "quick loan calculator", which enables **users** to find any factor of a loan (number of payments, amount borrowed, monthly payment, interest rate) when they enter the remaining factors. Context-sensitive **online** help and a customizable **user** interface are also provided. (3 Refs)

**Subfile:** C

**Descriptors:** bank data processing; graphs; mortgage processing; real estate data processing; software packages

**Identifiers:** Home Ownership: Can You Afford It?; software package; prospective **house buyers**; Illinois Cooperative Extension Service; personal finances; prospective mortgages; graphs; mortgage strategies; file handling abilities; mortgage payments; interest rates; additional payments; refinancing; **user**-friendliness; quick loan calculator; context-sensitive **online** help; customizable **user** interface

**Class Codes:** C7120 (Financial computing)

Copyright 1995, IEE

17/5/2 (Item 1 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

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01220735 ORDER NO: AAD92-17334

**THE MORTGAGE YOU BUY MAY BE YOUR OWN (LOAN INDUSTRY, SAVINGS AND LOANS)**

**Author:** WADKINS, MARSHA ANN

**Degree:** PH.D.

**Year:** 1991

Corporate Source/Institution: UNIVERSITY OF VIRGINIA (0246)  
Source: VOLUME 53/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 203. 194 PAGES  
Descriptors: ANTHROPOLOGY, CULTURAL; ECONOMICS, FINANCE; BUSINESS  
ADMINISTRATION, BANKING  
Descriptor Codes: 0326; 0508; 0770

The purpose of this study was to analyze from an anthropological perspective the changes which have occurred in the mortgage loan industry over the past two decades. The data came from in-depth interviews with savings and loan executives in Richmond, Virginia, industry economists and government officials. Written materials were also utilized, including industry publications and mass-circulation newspapers. Drawing upon exchange theory, the study focused on the mortgage market as a **network** of relationships predicated on the circulation of debt. The study posited that a fundamental shift in orientation occurred during the 1970s. Before the shift, mortgage banking was a relatively closed, largely undifferentiated entity based upon the long-term debt signified by the 30-year, fixed-rate mortgage. The key matrix of relationships was that of **home** buyer/lender. Loan funding was largely self-generated through the use of passbook savings deposits.

The year 1980 represented a period of crisis, following several years of rising interest rates, disintermediation, and deregulation. The mortgage loan industry was reconstituted as a **network** of relationships focused on the circulation of **mortgage**-related investments within the secondary **market**. The **home** **buyer** /lender matrix became subordinate to that linking loan originators, loan servicers, the secondary market agencies, securities dealers, and investors. The mortgage, no longer the end product of loan origination, became the raw material for increasingly abstract mortgage-related investments like mortgage-backed securities. Emphasis shifted from a bias toward long-term lending and portfolio income to short-term transactions and fee income.

Theoretically, this study sought to analyze the applicability of Claude Levi-Strauss' models of restricted and generalized exchange to the shift in mortgage banking. While not totally successful as heuristic devices, the models do illuminate the tendency toward instability and speculation which have characterized mortgage lending during the past decade. In more practical terms, the study provides a rationale for the widespread failures in the savings and loan industry. It demonstrates an inherent logic to the system which predisposed it to the fiscal vulnerability which has been so devastating in recent years. The study also suggests that the abuses were not solely the result of corruption and mismanagement, but instead were mandated by certain structural requirements. These involved attempts to maximize profits through the high-volume circulation of mortgage-related paper investments as a means of countering contradictions in the system.

17/5/3 (Item 1 from file: 233)

DIALOG(R) File 233:Internet & Personal Comp. Abs.  
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00492985 98IE04-109

**Building an online mortgage market -- HomeShark readies for time when more home buyers look to the Web for a broker**

Caulfield, Brian

Internet World , April 13, 1998 , v4 n14 p19, 21, 2 Page(s)

ISSN: 1081-3071

Company Name: HomeShark

URL: <http://www.homes shark.com>

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Profiles HomeShark, a startup **online** mortgage brokerage that matches buyers with lenders. Says the company is focused on continued rapid growth, and wants to expand services to offer loans nationwide. Notes that industry analysts believe the company needs to focus on branding in order to close the gap with competitors like E-Loan and QuickenMortgage. Adds the company recently closed a deal with Lycos that will give its name more **Web** exposure through banner ads and sponsorship on **online** content. Reports that, in addition to enabling users to shop for interest rates among different lenders, HomeShark's services include analysis tools for determining loan approval parameters, and **property** valuation and sales tools. Says the company also has a very low broker's fee, at three-eighths of one percent of the mortgage. Includes one photo, one sidebar, and one screen display. (JC)

Descriptors: Electronic Commerce; Housing; Corporate Strategy;  
**Internet**

Identifiers: HomeShark

17/5/4 (Item 2 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00450959 97DB02-004

**Staking a claim on the electronic frontier: real estate finds a home online -- It is now entirely possible for someone sitting in front of a computer screen. . . to take an online tour of a property and.**

Heller, Frederik A; Krukoff, John

Database , February 1, 1997 , v20 n1 p50-59, 9 Page(s)

ISSN: 0162-4105

Languages: English

Document Type: Articles, News & Columns

Geographic Location: United States

Discusses the increasing number of **online** real estate **information** sources, which are available on **Web** sites, **consumer online** services, and professional databases. Discusses several real estate directories and other sources that provide links to related **information** . Suggests where to find **information** on census and local **markets** , the national housing **market** , and **mortgages** . Also notes several sources for local agents and their Multiple Listing Ser (MLS). Points out that the real estate industry has found t **Internet** to be ``a valuable marketing tool rather than a threat,' ' and predicts that the industry's use of **online** resources will continue to grow. Includes two lists of resources, one sidebar, and three screen displays. (kgh)

Descriptors: **Online Information** ; Marketing; Real Estate;  
**Information Sources**; Housing; Database; **Web Sites**

17/5/5 (Item 3 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00391118 95CW07-101

**Data mining unearths** customers

Hoffman, Thomas; Nash, Kim S

Computerworld , July 10, 1995 , v29 n28 p1, 28, 2 Page(s)

ISSN: 0010-4841

Company Name: Bank of America

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Discusses how the data that the Bank of America stores can be used to help the bank develop marketing strategies. Says their data warehouse stores over 800GB of **information** in a system using 102 parallel processors. The bank, which normally processes 2,000 **information** queries a day, has one of the biggest data storage systems in any industry. The Bank uses data from all of its branches and business operations. Services performed by the database include looking for potential first time **home buyers** who will then receive special mailings **advertising** loans and **mortgage** deals. Says that despite the size of the database, most queries are answered in 30 seconds. Includes a sidebar discussing the possibility of **online** transactions and a sidebar showing the growth of the database. (eqb)

Descriptors: Banking; **Information** Storage; **Information** Retrieval; Data Base Management; Marketing; Database

Identifiers: Bank of America

17/5/6 (Item 4 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00351764 94OA06-006

**Boards that mean business -- Giving the small investor an (electronic) edge**

Crim, Elias

Online Access , June 1, 1994 , v9 n4 p30-31, 2 Page(s)

ISSN: 0898-2015

Languages: English

Document Type: Feature Articles and News

Geographic Location: United States

Examines three specialized computer bulletin board systems (BBS's) which focus on financial **information** . Includes: The American Association of **Individual** Investors (\$49, membership fee), devoted to stock market investments; FinComm's Free Financial **Network** (premium service available for \$49.95, for six months or \$79.95, for a year; limited free access), offering stock market and financial **information** for investors and traders; and **Mortgage Market Online** (\$49, per quarter for executive services; limited free access), offering an **online** catalog of **homes** for sale with full color pictures and **information** on mortgage brokers in the area. (CH)

Descriptors: Computer Bulletin Board Systems; Finances; Stock Market; **Home** ; **Online Information** ; **Investment**

17/5/7 (Item 5 from file: 233)

DIALOG(R)File 233:Internet & Personal Comp. Abs.

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00282187 92IC07-016

**Mr. Mortgage**

Holzberg, Carol S

inCider , July 1, 1992 , v10 n7 p30, 1 Page(s)

ISSN: 0740-0101

Company Name: Double Scorpio Software

Product Name: Mr. Mortgage

Languages: English

Document Type: Software Review

Grade (of Product Reviewed): B

Hardware/Software Compatibility: Apple II; AppleWorks  
Geographic Location: United States

**Presents** a favorable review of Mr. **Mortgage** (\$29.95), a new mortgage-analysis program from Double Scorpio Software of Raleigh, N (800). Runs on a 128K Apple II with AppleWorks (3.0 recommended). Says that the 18 AppleWorks files simplify **house** shopping and mortgage financing; you can compare interest rates from different institutions or six mortgages including closing costs; modules have loan schedules, a glossary, a points analysis, affordability analysis, and other personal-finance files; and it offers **on - line** instructions. Rated "'worth a second look.'" (jb)

Descriptors: Real Estate; Finances; Purchasing; Software Review;  
**Consumer Information**

Identifiers: Mr. Mortgage; Double Scorpio Software

17/5/8 (Item 1 from file: 474)

DIALOG(R)File 474:New York Times Abs  
(c) 2003 The New York Times. All rts. reserv.

05253960 NYT Sequence Number: 116467880118

**GAMES BANKS PLAY WITH HOME EQUITY LOANS**

MEISEL, ALAN

New York Times, Col. 5, Pg. 18, Sec. 1

Monday January 18 1988

DOCUMENT TYPE: Newspaper; Letter JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

**ABSTRACT:**

Alan Meisel letter on banks' refusal to disclose to consumers key interest **information** on **home** equity loans

DESCRIPTORS: CREDIT; **CONSUMER** PROTECTION; BANKS AND BANKING; FRAUDS AND SWINDLING; ETHICS; **ADVERTISING** ; DISCLOSURE OF INFORMATION; **MORTGAGES**  
PERSONAL NAMES: MEISEL, ALAN

17/5/9 (Item 1 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)  
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09086613

125% That's how much you could now borrow on your **property** 's value

UK: NEW MORTGAGE PRODUCTS TO ENTICE CUSTOMERS

The Mirror (ANY) 10 Apr 1999 Home Life Section p.4

Language: ENGLISH

As competition increases in the UK **mortgage** **market** and ever new products are required to attract new **customers** , <UK> Northern Rock has launched a two-in-one product called "together" which combines a mortgage of up to 95% of the **property** 's value with an optional personal loan for up to a further 30%, and both are charged at the same rate of 6.09%. This new product is designed to help both first time buyers looking for extra funds to furnish their **home** and borrowers who want to pay off all their additional loans such as credit cards at a low rate. Northern Rock guarantees that the overall interest rate will stay below the standard variable rate (SVR) of six other large lenders in the UK until at least January 2002 and at least 0.50% below as long as the mortgage is maintained. Separately, Market Harborough, the UK regional building society has launched the first **Internet** tracker mortgage deal in the UK which offers a very competitive 5.95% rate given its current SVR of 6.95%. I

COMPANY: MARKET HARBOROUGH; NORTHERN ROCK

PRODUCT: Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650); Database Vendors (7375);  
EVENT: Product Design & Development (33);  
COUNTRY: United Kingdom (4UK);

17/5/10 (Item 2 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)  
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09018644

Travel to the Net and insure wisely

UK: SCREENTRADE'S NEW TRAVEL INSURANCE SERVICE  
The Times (TS) 14 Nov 1998 p. 58  
Language: ENGLISH

Screentrade will launch a new **internet** -based travel insurance service on 16 November 1998 which will allow **users** to glean **information** on products from the likes of Folgate, Norman and Bishopsgate. The UK-based **internet** insurance broker's service will allow **customers** to purchase a **home** and motor insurance policy **online**. Meanwhile, the top UK-based financial research firm, the Research Department, is offering a service on the **internet** intended to notify new and existing borrowers of **market** changes among the leading 25 **mortgage** lenders.

COMPANY: RESEARCH DEPARTMENT; BISHOPSGATE; NORMAN; FOLGATE; SCREENTRADE

PRODUCT: Capital & Loanable Funds (E5630); Financial Service **Information** Providers (7375FN); Property & Liability Insurance (6330);  
EVENT: General Management Services (26); Product Design & Development (33);  
COUNTRY: United Kingdom (4UK);

17/5/11 (Item 3 from file: 583)

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06570006

Mortgage Choice to offer **web** service

AUSTRALIA: MORTGAGE CHOICE LAUNCH **WEB** SITE  
The Australian Financial Review (AFR) 12 Jan 1998 P.24  
Language: ENGLISH

The largest **home** mortgage broker in Australia, Mortgage Choice, has introduced an **internet** loan **information** and application service to take on **online** broking pioneer directly. The service should start in April 1998 after several deals with national real estate firms to provide direct links to its site are inked. The **website**, believed to be the biggest in Australia, offers access to the mortgage products of 22 domestic lenders such as ANZ, Westpac, National Mutual and NRMA. As the **website** is built on a Lotus Domino system, updating of changes in interest rates, fees and terms of all loan products will be speedy, which is highly valued in the fast-changing **mortgage market**. In addition, loan applicants could check the progress of their loan application process through the **website**. Real estate agents, on the other hand, could assess the purchasing power of a prospective **buyer** through the database of the site. Borrowers could expect interactive service when **home** computers are fast enough to handle cable

modems. Hence, **home** loan approval could be obtained without the applicant leaving **home** .

COMPANY: **INTERNET** ; NRMA; NATL MUTUAL; WESTPAC; ANZ; MORTGAGE CHOICE

PRODUCT: Retail Banking Services (6006); Mortgage Bankers & Brokers (6160); Private Debt (E5650);

EVENT: Plant/Facilities/Equipment (44);

COUNTRY: Australia (9AUS);

**17/5/12 (Item 4 from file: 583)**

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05402251

Abbey Life joins **on - line** loan processing system

UK - ABBEY LIFE JOINS MULTI TRANSACT SERVICE

Money Marketing (MOM) 22 October 1992 p8

Abbey Life has joined Multi Transact Service, an electronic trading system which processes mortgage applications. According to Ted Leggott, **mortgage marketing** manager at Abbey Life, the system will be of benefit to both salesmen and **clients** and will offer increased efficiency. The system was formed as a JV between National **Home** Loans, Scottish Life, CIBC Mortgages and Digital Equipment, and is offered free to brokers. Under the system, customer details are inputted into the system and applications are validated against the criteria of a lender before the application is submitted.

COMPANY: ABBEY LIFE

PRODUCT: Life Offices (6310LO); Mortgage Bankers & Brokers (6160);

EVENT: NEW SERVICE EXTENSION (36);

COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic Community Countries (419); NATO Countries (420); South East Asia Treaty Organisation (913);

**17/5/13 (Item 5 from file: 583)**

DIALOG(R)File 583:Gale Group Globalbase(TM)

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05150677

DBS sets up panel of four for loan launch

UK - DBS TO LAUNCH MORTGAGE DIVISION

Money Marketing (MOM) 18 June 1992 p1

DBS Mortgage Services will be the new mortgage division of DBS Financial Management, IFA **network** , when it is launched in July 1992. The new division will offer specialist mortgage products to DBS' 750 **members** . At **present** , DBS **Mortgage** Services has a panel of four lenders: UCB, Capital **Home** Loans, Norwich & Peterborough Building Society and Confederation Bank. By end-July 1992, the division aims to have six lenders. DBS Financial Management places some GBP600 mil/y of residential mortgage business.

COMPANY: DBS FINANCIAL MANAGEMENT

PRODUCT: Independent Insurance Brokers (6411III); Central Mortgage Lenders



(6162CM); Mortgage Bankers & Brokers (6160);  
EVENT: NEW SERVICE EXTENSION (36);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); European Economic  
Community Countries (419); NATO Countries (420); South East Asia Treaty  
Organisation (913);

17/5/14 (Item 6 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)  
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05052420

Irish Permanent gears up for 21st century  
IRELAND - IRISH PERMANENT INSTALLS HOGAN SYSTEMS SOFTWARE  
Mortgage Finance Gazette (MFG) 0 April 1992 pS62

Irish Permanent Building Society (Dublin, Ireland), leading mortgage supplier in Ireland, has selected Hogan Systems to provide a software package to meet its needs into the next century. The society needed a package which would make it more competitive in the deregulated **home mortgage market**. Hogan Systems' software was able to support the bank's existing systems as well as those for new retail business. The Hogan Systems' package, running on a central IBM mainframe in Dublin, includes Mortgage Loans Application Processing, an **On - line** Delivery System and the Hogan **Customer Information** System.

COMPANY: IRISH PERMANENT BUILDING SOCIETY; HOGAN SYSTEMS

PRODUCT: Building Societies (6120);  
EVENT: CONTRACTS WON (61); NEW TECHNICAL PROCESS/TECHNOLOGY (32);  
COUNTRY: Ireland/Eire (4IRE); OECD Europe (415); European Economic  
Community Countries (419); Northern Ireland and Eire (439);

17/5/15 (Item 7 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)  
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04424041

HOUSING MARKET TO EXPAND  
UK - HOUSING MARKET TO EXPAND  
Mortgage Finance Gazette (MFG) 15 July 1991 p39-42

The UK population will rise by almost 2 mil people to 59 mil by the year 2000 from slightly more than 57 mil in 1990, resulting in a rapid increase in the number of **households**, says Scott Durward, chief executive, Alliance & Leicester Building Society. **Households** will rise to more than 23.5 mil in number by the year 2000 from 21.5 mil in 1990, says Henley Centre. Medium-term accommodation demand will continue, with the number of owner-occupiers possibly rising 2 mil to over 17.5 mil by 1995 from 1991. Net housing wealth grew rapidly to nearly GBP800 bil in 1989 from GBP260 bil in 1981, with owner-occupied dwellings accounting for 67% of the overall housing stock in 1989 from 56% in 1981. In order to be successful in the competitive mortgage lending market, the lenders must maintain a flexible organisation which can merge and consider alliances, secure the best distribution **network**, pursue a focused business plan, control costs to facilitate increased margins, and respond rapidly to **customer** needs and market changes. Extended article examines strategies for success in the 1990s **mortgage market** in detail.

PRODUCT: Building Societies (6120); Mortgage Bankers & Brokers (6160);

EVENT: MARKET & INDUSTRY NEWS (60);  
COUNTRY: United Kingdom (4UK); OECD Europe (415); NATO Countries (420);  
South East Asia Treaty Organisation (913);

17/5/16 (Item 1 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00119224 DOCUMENT TYPE: Review

PRODUCT NAMES: Ultraprise (774162)

TITLE: Ultraprise: The Matchmaker  
AUTHOR: Halper, Mark  
SOURCE: Business 2.0, p96(3) Sep 1999  
ISSN: 1080-2681  
HOMEPAGE: <http://www.business2.com>

RECORD TYPE: Review  
REVIEW TYPE: Product Analysis  
GRADE: Product Analysis, No Rating

Ultraprise's namesake **Web** site, which acts as a liaison between banks that originate mortgages and banks that buy **mortgages**, serves the secondary **mortgage market** by providing **information** that assists **buyers** in locating the type of loans they want to buy. Some **buyers**, for example, may want a bundle of loans with especially risky credit ratings, since these loans have higher interest rates and can be more profitable. Ultraprise also has access to **information** that tells **buyers** whether or not an early payoff is likely. Sellers post **information** on the Ultraprise site that assists **buyers** in analyzing the content of the loan packages. For instance, if one loan in a pool of 10 falls way outside the **buyer's** limits, the **buyer** can ask that it be excluded from the pool. Having such **information** could help the seller make more money. An originator may not get a good price if only three or four **buyers** are interested, but in a more crowded market, one **buyer** may be willing to pay a premium. Rather than charging percentage-based fees, as competitor Pedestal Capital does, Ultraprise charges a flat fee of \$75 per sale for **home - buyer** loans and \$60 for second mortgages. Membership fees have been reduced by waiving an annual membership charge if a **member** trades over \$100 million in loans in one year, and a sign-up fee has been waived until the end of 1999. Providers such as Ultraprise and Pedestal may require the cooperation of traditional mortgage brokers to survive.

COMPANY NAME: Ultraprise Corp (669474)  
SPECIAL FEATURE: Charts  
DESCRIPTORS: Banks; **Internet** Shopping; Mortgages; Personal Finance; Real Estate Investment  
REVISION DATE: 20010330

17/5/17 (Item 2 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.  
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00115192 DOCUMENT TYPE: Review

PRODUCT NAMES: NetDynamics 5.0 (609463)

**TITLE:** Sun Delivers Upgraded App Server  
**AUTHOR:** Booker, Ellis  
**SOURCE:** InternetWeek, v755 p16(1) Mar 8, 1999  
**ISSN:** 0746-8121  
**HOMEPAGE:** <http://www.internetwk.com>

**RECORD TYPE:** Review  
**REVIEW TYPE:** Product Analysis  
**GRADE:** Product Analysis, No Rating

Sun Microsystems' NetDynamics 5.0 (ND5), an updated version of the application server, has the following enhancements: integration with Microsoft Component Object Model and support for Enterprise JavaBeans 1.0 and CORBA; platform application components for linking the application server to databases, third-party applications, and middleware; and almost linear scalability from eight-processor to 64-processor systems. ND5 is designed to be the cornerstone of a business portal strategy for **network**-enabled computing. The application server is the integration point between front and back offices, says Zack Rinat, founder of NetDynamics and currently a VP for Sun. Also supported are Microsoft Transaction Server, Microsoft development tools, **Internet Information Server (IIS)**, and the SQL Server database. Two competitors, IBM and BEA Systems, have also announced planned support for EJB, COM, and CORBA integration in planned versions of their **WebSphere** and **WebLogic** application servers. However, ND5 is a particularly powerful product, with the highly regarded Studio application development tool. One **user**, GetSmart.com, an **online mortgage** and loan **marketplace**, particularly values EJB 1.0 support, which is used to componentize the company product into credit cards and student and **home** loans. Another **user** likes ND5's scalability, since his four-processor Solaris system is running out of steam.

**COMPANY NAME:** Sun Microsystems Inc (385557)  
**SPECIAL FEATURE:** Charts  
**DESCRIPTORS:** **Internet** Utilities; Java; Middleware; OOP (Object Oriented Programming)  
**REVISION DATE:** 20020228

Set	Items	Description
S1	0	AU=(LIUM J? OR LIUM, J?)
S2	15534395	MORTGAG? OR SERVICE? OR CREDIT? ? OR LOAN? ?
S3	17916194	MARKET? OR AD OR ADS OR ADVERT? OR PRESENT?
S4	12941697	INFO OR INFORMATION
S5	7453769	PROPERT? OR HOME? ? OR HOUSE? OR RESIDENCE
S6	2830437	S2(7N)S3
S7	1117997	S4(5N)(CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUS- TOMER? OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? - OR PERSON? ?)
S8	64662	S6(S)S7
S9	27152	S8(10N)(ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOMEPAGE OR NETWORK? OR WWW OR CYBER?)
S10	1928	S9(20N)S5
S11	23602	DOWN()PAY?
S12	14	S10 AND S11
S13	122963	S3(15N)MORTGAG?
S14	10122	S13(10N)(ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOMEPAGE OR NETWORK? OR WWW OR CYBER?)
S15	287	S14(S)S7
S16	72	S15(S)S5
S17	295	S12 OR S15 OR S16
S18	127	S17 NOT PY>1999
S19	75	RD (unique items)

? show file

File 9:Business & Industry(R) Jul/1994-2003/Nov 25  
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File 15:ABI/Inform(R) 1971-2003/Nov 25  
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File 16:Gale Group PROMT(R) 1990-2003/Nov 25  
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File 621:Gale Group New Prod.Annou.(R) 1985-2003/Nov 26  
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File 636:Gale Group Newsletter DB(TM) 1987-2003/Nov 25  
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19/3,K/1 (Item 1 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2552023 Supplier Number: 02552023 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**System allows pre-qual at point-of-sale**  
**(Republic National Bank introduced a pre-qual point-of-sale system for**  
**originators called Webloan-Lit)**  
Origination News, v 8, n 11, p 26  
August 1999  
DOCUMENT TYPE: Journal ISSN: 1083-8481 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 405

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...our relationship with Republic and look forward to helping them meet the needs of their **mortgage markets** ."

A fourth quarter rollout of Republic's **WebLoan** -1003 is planned which will allow the user to migrate the existing WebLoan **customer information** into a thin- **client** mortgage 1003 application.

ALLTEL is a player in the mortgage loan automation industry.

...

19/3,K/2 (Item 2 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2513530 Supplier Number: 02513530 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Old Kent Launches OKREHAB.com**  
**(Old Kent Mortgage Co to promote its new OKREHAB.com Web site with print**  
**ads and will possibly use radio and online ads later)**  
Bank Advertising News, v 23, n 22, p 1  
July 12, 1999  
DOCUMENT TYPE: Newsletter ISSN: 0274-7111 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 167

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

Old Kent **Mortgage** Co. is preparing print **ads** to promote its new OKREHAB.com **Web** site, which provides **consumers** with **information** about **home** rehabilitation financing.

The company, a subsidiary of Grand Rapids, Mich.-based Old Kent Financial, will...

...borrowers using flexible first-time buyer programs, like those offered by Fannie Mae, where low **down - payments** are required and home equity loans may be hard to come by. "These programs have...

19/3,K/3 (Item 3 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2458477 Supplier Number: 02458477 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Standing Out In A Crowd - Online mortgage lenders are finding they can reach a lot of customers by going to multi-lender mall sites. But they have to take care not to get lost among the competition.**  
**(In 1998, online mortgage originations totaled about \$8.4 bil, with the market expected to reach over \$300 bil/yr within 6 yrs)**  
Financial Service ONLINE, p N/A  
May 01, 1999  
DOCUMENT TYPE: Journal ISSN: 0746-892X (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 3545

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...Web sites on their own. While these sites may cover hundreds of lenders, the price **information** is often so generic that **consumers** cannot get good comparisons of lenders' rates. Some of the leading referral sites include Bank Rate Monitor (www.bankrate.com), HSH Associates ( www.hsh.com), Microsurf ( www.microsurf.com) and **Mortgage Market** Information Services ( www.interest.com).  
These sites do not require customers to give their personal financial information to...

19/3,K/4 (Item 4 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2449030 Supplier Number: 02449030 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**First Union to Implement Personalization Technology**  
**(First Union is going to use StoryServer software from Vignette to deliver products and develop personalized data for online clients)**  
Web Finance, p N/A  
April 26, 1999  
DOCUMENT TYPE: Newsletter (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 748

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:  
...at online. The information gathered is then used to develop an online relationship with the **customer** .  
  
"If someone looks at **information** about mortgages on a bank's Web site, the site manager can push three more **information** pages about **mortgages** to the **user** ," said Marty Vega, financial services **marketing** manager at Vignette. "These pages can be anything from an **online mortgage** calculator to a series of news articles," he said, adding that eventually a bank can...

19/3,K/5 (Item 5 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2427191 Supplier Number: 02427191 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Dateline: Vignette Wins First Union Account**

(First Union, financial firm, signed to use Internet software from Vignette )

The IPO Reporter, p N/A

April 05, 1999

DOCUMENT TYPE: Newsletter (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 459

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...at online. The information gathered is then used to develop an online relationship with the **customer** .

"If someone looks at **information** about mortgages on a bank's Web site, the site manager can push three more **information** pages about **mortgages** to the **user** ," said Marty Vega, financial services **marketing** manager at Vignette.

"These pages can be anything from an **online mortgage** calculator to a series of news articles," he added, explaining that eventually a bank can ...

19/3,K/6 (Item 6 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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2362571 Supplier Number: 02362571 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Egg unveils details of new cards products**

(**Egg introduces deposit access cards for is deposit accounts in the UK, with potential plans to introduce credit cards also**)

Bank Marketing International, n 101, p 4

February 1999

DOCUMENT TYPE: Newsletter ISSN: 0791-2765 (Ireland)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 261

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...and insurance policy details to be loaded onto one card, smart cards will provide essential **customer information** for sales and **marketing** purposes," he said.

Egg was launched in October and offers savings, loans and **mortgages** over the telephone and **Internet** .

Response from customers was initially so overwhelming that Prudential warned of possible delays in opening...

19/3,K/7 (Item 7 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2003 Resp. DB Svcs. All rts. reserv.

2260086 Supplier Number: 02260086 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Genesis 2000 introduces WebBuilder**

(**Genesis 2000 Inc introduces WebBuilder, a software product that allows mortgage brokers to set up their own websites**)

Origination News, v 7, n 138, p 112

September 1998  
DOCUMENT TYPE: Journal ISSN: 1083-8481 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 548

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...lenders can instantaneously create new looks, add company information, and loan programs.

Lenders also can **advertise** special promotions by simply clicking on the appropriate buttons within Genesis **WebBuilder** .

The **mortgage** professional does not need to relay his **information** to a Genesis staff **member** because everything is done automatically.

"We are all seeing a phenomenal daily growth in the...

**19/3,K/8 (Item 8 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

2155530 Supplier Number: 02155530 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**A Monumental Upgrade**

**(Monumental Mortgage will add a number of features to its Internet origination site in the hopes of making it more user-friendly)**

Mortgage Marketplace, v 21, n 12, p 1+

May 25, 1998

DOCUMENT TYPE: Newsletter ISSN: 0744-3927 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 531

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...more user-friendly. Those improvements will include a number of items frequently found on other **mortgage Web** sites, including rate calculators, **market information** and a number of other **consumer** options that are not directly tied to the application arm of the site.

"We want...

**19/3,K/9 (Item 9 from file: 9)**

DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

1807113 Supplier Number: 01807113

**Fleet's Web Site Develops Lead for Mortgage Unit**

**(Fleet Financial Group uses Internet to generate leads for home mortgage unit)**

American Banker, v 162, n 78, p 11

April 24, 1997

DOCUMENT TYPE: Journal ISSN: 0002-7561 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

Fleet Financial Group is using the **Internet** to **market** its **home mortgage** loans and provide prospective **customers** with **information**



about **mortgage** rates. Fleet's **Web** site initially offers general data about **home** mortgages and provides more specific **information** during subsequent visits. Internet **users** who ask for **information** on adjustable-rate mortgages during their first visit to the site would probably receive more...

...and most of the users appear to be people who are interested in purchasing a **home**. Quadravision (Toronto), an Internet company, developed the Web site for Fleet. ...

19/3,K/10 (Item 10 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
(c) 2003 Resp. DB Svcs. All rts. reserv.

1747156 Supplier Number: 01747156 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Bank Of Montreal To Approve Mortgages Online**  
(Bank of Montreal to approve mortgage applications via the Internet, almost instantly)  
Newsbytes News Network, p N/A  
February 18, 1997  
DOCUMENT TYPE: Journal (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 337

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...complete the arrangements, she said, and can choose any branch in Canada from a list **presented** on the **Web** site. The bank is prohibited by Canadian law from offering **mortgages** outside the country. Weatherbie said the software is an intelligent application designed to make the...

...if a customer indicates the mortgage application is a joint one, it will ask for **information** about the **customer**'s spouse, but otherwise not. The bank's Web site -- at <http://www.bmo.com>...

19/3,K/11 (Item 11 from file: 9)  
DIALOG(R)File 9:Business & Industry(R)  
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1262142 Supplier Number: 01262142  
**Cohoes Savings Bank finds it niche on Web**  
(Cohoes Savings Bank has launched a site on the World Wide Web)  
Bank Advertising News, v 19, n 24, p 3  
August 14, 1995  
DOCUMENT TYPE: Journal ISSN: 0274-7111 (United States)  
LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...in the future, according to Betsy Burns, marketing director of Cohoes. The Web site provides **on - line users** with **information** about checking and savings accounts, **mortgages** and consumer loans. The bank also offers monthly banking specials. The bank even **advertised** a checking account special with 200 free checks. Customers were able to print out the...

19/3,K/12 (Item 1 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)

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01909525 05-60517

**The net result**

Starita, Laura

Mortgage Banking v60n1 PP: 161-162 Oct 1999

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 1077

ABSTRACT: The **market** for **Internet**-initiated **mortgages** is currently dominated by a handful of **Web** startups that operate either a referral-based model or a broker model. The referral sites serve to capture **customer information**, run it through a simple credit score and then pass it along to the top...

...TEXT: the Internet-up from only two of the top 10 in mid-year 1999.

The **market** for **Internet**-initiated **mortgages** is currently dominated by a handful of **Web** start-ups that operate either a referral-based model or a broker model. The referral sites serve to capture **customer information**, run it through a simple credit score and then pass it along to the top...

... consumers a choice of multiple lenders, they do little to improve the origination process; after **consumers** fill in their **information** and click "submit," much of the processing is done manually. This manual intervention usually results...

**19/3,K/13 (Item 2 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01909514 05-60506

**E-loan's got money**

Bergsman, Steve

Mortgage Banking v60n1 PP: 32-38 Oct 1999

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 3634

...TEXT: today account for less than 1 percent of total mortgage lending. "As the 'Net equips **consumers** with better **information** and more alternatives, mortgage lending on the 'Net will climb to \$91.2 billion by 2003, almost 10 percent of the **market**," says Punishell. Already for 1999, Larsen estimates that **online mortgage** business could hit 1.4 percent of all mortgages (or roughly 18 billion, according to...

**19/3,K/14 (Item 3 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01880054 05-31046

**Obsolete.com?**

Harari, Oren

Management Review v88n8 PP: 31-34 Sep 1999

ISSN: 0025-1895 JRNL CODE: MRV

WORD COUNT: 2903

ABSTRACT: On July 13, 1998, Microsoft entered the electronic **mortgage market** by launching a **Web** preview of Microsoft HomeAdvisor. Traditional **mortgage** banking products and services are steadily becoming low-margin

commodities. Many established lenders now offer...

...freefall of dog-eat-dog price competition, mortgage bankers must develop radical new offerings in **information**, delivery and **customer** care. Every business needs to regularly examine the rationale for its existence as the Internet becomes the terrain of commerce, free markets become increasingly splintered with more innovative competitors, and **consumers** arm themselves with **information** technology that gives them extraordinary power to compare and choose vendors in cyberspace.

19/3,K/15 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01878988 05-29980

**Internet lending is for real**

Myer, Warren H

Mortgage Banking v59n11 PP: 20-32 Aug 1999

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 4237

...TEXT: to success in the online world may depend on building a Web site that provides **consumers** with all the **information** they need to make a buying decision and having a strong back office to support...

... word of mouth spreads and companies that have a higher level of service start capturing **market** share.

(Chart Omitted)

Captioned as: Figure 3

Figure 4

Although the **Internet** may commoditize **mortgages**, the fact that consumers are concerned about the service aspect means companies can differentiate themselves...

19/3,K/16 (Item 5 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01838454 04-89445

**Alltel's empire**

Bergsman, Steve

Mortgage Banking v59n9 PP: 46-54 Jun 1999

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 3643

...ABSTRACT: Information Services is the outsource provider for ALLTEL's communications divisions, which is its largest **customer**. ALLTEL **Information** Services is known for its widely used service bureau for handling mortgage servicing portfolios. But...

... of this modern technology company. ALLTEL Residential could be the US' leading provider of automated **mortgage** banking solutions - software and computer services for loan origination, secondary **marketing**, **Internet** and servicing products.

19/3,K/17 (Item 6 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01806422 04-57413

**Online mortgage business puts consumers in driver's seat**

Danford, David P

Secondary Mortgage Markets v16n1 PP: 2-8 Apr 1999

ISSN: 0740-4271 JRNL CODE: SCM

WORD COUNT: 2920

...TEXT: millions of Web surfers have figured out how to mine the abundance of loan choices **presented** by the **Internet** while skipping the commitment step. First, they visit a variety of **mortgage Web** sites to educate themselves about the loan origination process and to weigh the relative merits of lenders, products and pricing. Then, many of these **consumers** use the online **information** and pricing as leverage to negotiate a better deal off-line with a mortgage broker...

19/3,K/18 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01655715 03-06705

**Internet highway report...**

Anonymous

Journal of Financial Planning v11n3 PP: 18 Jun 1998

ISSN: 1040-3981 JRNL CODE: JFN

WORD COUNT: 161

...TEXT: or get more information about hedge funds. Network with other professionals about hedge funds. [http:// www .hedgefundassn.org](http://www.hedgefundassn.org)

HSH Associates. World's leading publisher of **mortgage** and **consumer** loan **information** . **Mortgage** rates by locale, **market** trends, calculators.

[http:// www .hsh.com](http://www.hsh.com)

FreddieMac. National and regional averages for **mortgage** rites and fees. [htt:// www .freddiemac.com](http://www.freddiemac.com)

Reuters. Stock quotes, **market** news and comments, economic calendars. [http:// www .money.net](http://www.money.net)

Wall Street Research Net.

Over 500,000 links to help perform fundamental research...

19/3,K/19 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2003 ProQuest Info&Learning. All rts. reserv.

01597716 02-48705

**Taming technology**

Roth, Martin S

Marketing Management v6n4 PP: 20-30 Winter 1998

ISSN: 1061-3846 JRNL CODE: MMA

WORD COUNT: 5175

...TEXT: out over the next few years.

Holzwarth: One of the most valuable aspects of the **Web** is **customer information**. We are always overlaying different **marketing** data on various projects, information gleaned from a variety of sources like credit reports, **mortgage** applications, and so forth. Now you can collect this information **online**. Some business plans describe how they will collect this information and hand it out in...

**19/3,K/20 (Item 9 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01532565 01-83553

**A wake-up call for Wall Street**

Weisul, Kimberly

Investment Dealers Digest v63n45 PP: 14-19 Nov 10, 1997

ISSN: 0021-0080 JRNL CODE: IDD

WORD COUNT: 3884

...ABSTRACT: since signed up. OFX is an electronic platform that allows for the easy exchange of **information** between **customers**, financial institutions, and the Internet. In almost a single click, a brokerage client may soon be able to switch his portfolio from one firm to another, or use **Internet**-based software to comparison shop for money-**market** rates, **mortgage** rates, or mutual funds - all without the benefit of adviser of broker. The implications are...

...TEXT: up.

Simply put, OFX is an electronic platform that allows for the easy exchange of **information** between **customers**, financial institutions, and the Internet. In almost a single click, a brokerage client may soon be able to switch his portfolio from one firm to another, or use **Internet**-based software to comparison shop for money-**market** rates, **mortgage** rates, mutual funds, insurance policies, checking accounts, or even trade stocks-all without benefit of...

**19/3,K/21 (Item 10 from file: 15)**

DIALOG(R)File 15:ABI/Inform(R)

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01470329 01-21317

**A website that's a calculated success**

Anonymous

Bank Marketing v29n6 PP: 63 Jun 1997

ISSN: 0888-3149 JRNL CODE: BNM

WORD COUNT: 211

ABSTRACT: The interactivity of web pages, their ability to deliver customized **information** to **users**, and the fact that they can be accessed at any time represent the specific focus...

... inherent in mortgage applications. Beyond offering mortgage-specific calculators, Salem Five Cents Savings Bank's **web** site offers other services and incentives designed to **market mortgages** to current and potential customers. Salem Five Cents Saving Bank-Massachusetts

(www.salemfive.com)

19/3,K/22 (Item 11 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01444526 00-95513

**The wave of the future**

Stahl, David

Mortgage Banking v57n9 PP: 80-88 Jun 1997

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 3375

...TEXT: advertising and marketing appeal remains the preeminent justification for a Web site today.

"Mostly, the **Internet** is just another brochure," says Kim Vausbinder, national **marketing** director, Fleet **Mortgage** of Columbia, South Carolina. It is another **marketing** channel, Vausbinder adds. The **customers** are getting the same **information** they would get in brochures.

The mortgage Web site is part of Fleet Financial Corp...

19/3,K/23 (Item 12 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01363138 00-14125

**Mastering the Net**

Myer, Warren H

Mortgage Banking v57n4 PP: 34-40 Jan 1997

ISSN: 0730-0212 JRNL CODE: MOB

WORD COUNT: 2516

...TEXT: showed less than half the respondents (only 36 companies of 85 total survey respondents) with **home** pages said they have purchased listings in either an online mortgage directory or in a mortgage-related site. According to respondents, companies providing such **mortgagerelated online** sites included **Mortgage** -Net, **Loan Web** , **Mortgage Market** , Florida Real Estate Guide, Chamber of Commerce, Microsurf, ComCity, **Mortgage** Tech and BCD Directory.

**Mortgage** directories help **consumers** navigate through the mortgage **information** maze. Like the mortgage section in the newspaper, directories give consumers a well-defined location...

...useful content and help organize mortgage companies by state and product type. Originators and other **mortgage** companies can obtain links in these directories that will increase traffic to their sites.

**Advertising** on the **Internet** to build traffic to a site is still very new and untried. Companies seem very...provide up-to-date information on interest rates and current market trends.

With the Internet, however, **consumers** can find a wealth of **information** from a wide range of sources. The advent of **advertiser** -sponsored "**mortgage** malls" has made the **Internet** a haven for the "**information** junkie" or savvy **consumer** who does his or her homework before starting

the mortgage process.

Survey methodology Our survey...

19/3,K/24 (Item 13 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01307794 99-57190

**Banks can now identify and track Web site visitors with Webthreads tech**  
Anonymous  
Bank Systems & Technology v33n8 PP: 8 Aug 1996  
ISSN: 1045-9472 JRNL CODE: BSE  
WORD COUNT: 298

...TEXT: that trigger sales pitches based on customer Web activity.

In addition, banks can, based on **information** they have on a **customer**, generate preapproved mortgage, car, or **home** equity loans, for example. So when a customer, who's recently purchased a **home**, decides to make an **online mortgage** payment or check account balances, the **Web** site may automatically trigger a **home** equity loan **marketing** piece, complete with a pre-approved dollar figure.

(Illustration Omitted)

As a spin-off of...

19/3,K/25 (Item 14 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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01247023 98-96418

**The dawning of a new era**  
Lebowitz, Jeff  
Mortgage Banking v56n9 PP: 54-66 Jun 1996  
ISSN: 0730-0212 JRNL CODE: MOB  
WORD COUNT: 5134

...TEXT: fore of customers' minds, a mortgage bank's name must be among those listed when **consumers** decide to investigate the **mortgage information** on the menu. 3. **Internet** banking. The **Internet** is expected to become a major **marketing** vehicle. The immediate value of the **Internet** derives from its being an open communications vehicle. The Internet connects **users** directly to **information** resources regardless of the kind of system they use for access. Anyone using Microsoft WindowsTM...

19/3,K/26 (Item 15 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
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00455027 89-26814

**Key to the Value Added**  
Austin, Jane  
British Telecom World PP: 24-26 Dec 1988  
ISSN: 0953-8429 JRNL CODE: POT

ABSTRACT: Value Added Data Services (VADS) add value to raw data and manipulate **information** in order to supply **user**-ready services. Three major value-added services currently exist in the competitive UK market: electronic...

... messaging system arena is Dialcom, which offers communications over international networks. Through value-added services, **customers** can access **information** resources such as company reports, competitor analysis, **online** stock information, **mortgage** quotations, and **market** research reports. The European Commission is pushing for common standards and an integrated information service...

**19/3,K/27 (Item 1 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

07604741 Supplier Number: 58662404 (USE FORMAT 7 FOR FULLTEXT)

**State of the Art, Year 2005. (Brief Article)**

National Mortgage News, v24, n13, p4

Dec 13, 1999

Language: English Record Type: Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal; Trade

Word Count: 444

... Mr. Licamele, whose company will be known as Hotloan.com as of Jan. 1, the **Internet** will be the primary **marketing** channel for all **mortgages** by then. Although only 10% will close their loans **online**, 25% to 50% will apply online, and 50%-75% of all borrowers will rely on the Internet to shop for rates and mortgage **information**. Those **consumers** will have new broadband technology in their **homes** to better enable audio and video online, and lenders had better be ready to accommodate...

**19/3,K/28 (Item 2 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06880065 Supplier Number: 58275486 (USE FORMAT 7 FOR FULLTEXT)

**GetSmart.com Announces Record Results for Fiscal Year 1999.**

PR Newswire, p4213

Dec 16, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 452

... achieving triple digit revenue growth in 1999."

About GetSmart.com

GetSmart.com is a leading **online marketplace**, providing **information** and connections between **consumers** and financial institutions that offer credit cards, first **mortgages**, **home** equity and consolidation loans, and small business products. Founded in 1996, GetSmart.com is based ...

**19/3,K/29 (Item 3 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06878628      Supplier Number: 58273639    (USE FORMAT 7 FOR FULLTEXT)  
**MortgageIT.com and MonsterDaata.com Form Alliance to Provide Home Shoppers  
and Realtors with Easy Access to Extensive Real Estate Information.**  
PR Newswire, p2470  
Dec 16, 1999  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:    682

... communities throughout the United States.  
"This is a truly exciting joint venture that will enable **consumers**  
to obtain online mortgage **information** and service, as well as a broad  
range of data about neighborhoods nationwide, by visiting...  
...of MortgageIT.com. "The real estate industry wants the resources of a  
top- notch proven **mortgage** company to lead the **online marketplace** and  
we are that company."  
The companies have joined together to offer these services to...

19/3,K/30      (Item 4 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06791589      Supplier Number: 57427510    (USE FORMAT 7 FOR FULLTEXT)  
**Salem Five Reaffirms Online Banking Lead With Directbanking.com; To Install  
Microbranches to Further Differentiate Itself From Internet-Only  
Offerings.**  
Business Wire, p1807  
Nov 9, 1999  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:    608

... automated microbranches throughout the region."  
directbanking.com is aiming for one-stop shoppers with special  
**online** offers for **mortgage** loans, consumer loans, award-winning  
HomeBanking services, CDs and money **market** accounts, non-bank investments  
and insurance, business banking services and personalized news and  
financial **information** through **individually** -personalized  
directbanking.com websites. The directbanking.com HomeBanking program, now  
available through Quicken(R) software...

19/3,K/31      (Item 5 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06789020      Supplier Number: 57400545    (USE FORMAT 7 FOR FULLTEXT)  
**The Chase Manhattan Bank Introduces New On-Line Trustee Reporting  
Capabilities.**  
Business Wire, p1689  
Nov 8, 1999  
Language: English      Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count:    548

... of an enhanced Trustee Reporting website at [www.chase.com/sfa](http://www.chase.com/sfa). The  
site is an **on - line** information reporting mechanism for investors in  
asset-backed, **mortgage** -backed, and commercial **mortgage** -backed

securities.

Based on Chase Capital **Markets** Fiduciary Services' extensive expertise in the structured finance services business, the site provides investors with...

...interest them and add to their portfolio. In addition, site visitors can now modify their **individual user** profile to keep their **information** up-to-date.

"As a leader in providing transaction management services, Capital Markets Fiduciary Services...

**19/3,K/32 (Item 6 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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06709967 Supplier Number: 56087867 (USE FORMAT 7 FOR FULLTEXT)

**Cenlar Introduces CenNet(TM) - Internet-Based Mortgage Information For Borrowers.**

PR Newswire, p3051

Oct 8, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 337

... them with a uniquely competitive tool," said Miller. "In this computer age, millions of Internet **users** have come to expect instant **information** retrieval. CenNet is Cenlar's **online marketing** response to that need in **mortgage** banking terms."

One of the most important features of CenNet is the option of a...

**19/3,K/33 (Item 7 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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06662595 Supplier Number: 55863751 (USE FORMAT 7 FOR FULLTEXT)

**Factual Data to Provide Browser Based System For EMPFacts Employee Screening Services.**

PR Newswire, p3541

Sept 27, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 411

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...Sept. 27 /PRNewswire/ -- Factual Data Corp. (Nasdaq: FDCC, FDCCW), a leading national provider of customized **information** services to the **mortgage** and **consumer** lending, employment, and real estate rental **markets**, today announced that it is developing a **internet** browser based application for the on-line ordering and return of applicant background information. EMPFacts...

**19/3,K/34 (Item 8 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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06554072 Supplier Number: 55407203 (USE FORMAT 7 FOR FULLTEXT)

**BellSouth and iOwn.com Add Real Estate and Mortgage Services to BellSouth's Internet Portal.**

PR Newswire, p6547

August 11, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 603

... buying and refinancing decisions with confidence."

Through BellSouth Buzz, a content-rich site that offers **Internet users** local, relevant **information** about 62 Southeastern **markets**, iOwn offers customers a variety of **home** financing services, including real-time **mortgage** rates from a range of leading national and regional lenders, free loan pre-qualification and pre-approval, and the ability to apply for mortgages online. Customers can also search local **home** listings and locate real estate agents. iOwn enables consumers to better evaluate their **home** financing choices by providing detailed, up-front information on the entire mortgage process, with such...

**19/3,K/35 (Item 9 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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06537137 Supplier Number: 55347571 (USE FORMAT 7 FOR FULLTEXT)

**Pillsbury Captures Top Honors in 1999 U S WEST Website Ch@mpions Competition.**

PR Newswire, p5626

August 4, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 769

... puts homebuyers in control of purchase decisions by providing a broad range of tools and **information**. Formerly HomeShark, the company allows **customers** to prequalify for **mortgages** and helps them find a real estate agent, research, neighborhood demographics and appraisals.

In the '**Marketing**' category, Redmond Products ([www.aussiehair.com](http://www.aussiehair.com)) won for support of the corporate Aussie brand and its one-to-one marketing approach. The site provides **customers** with comprehensive **information** on the company's full line of hair care products, and visitors can complete a...

**19/3,K/36 (Item 10 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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06511876 Supplier Number: 55252533 (USE FORMAT 7 FOR FULLTEXT)

**Asset Valuation on the Internet: J.G. Wentworth's 'American Noteholder Club' Gives First Free Evaluation of Private Mortgage Notes.**

PR Newswire, p8627

July 26, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 375

... Evaluation Statement modeling software, noteholders can access free, up-to-the-minute information regarding the **present** value of their private **mortgage** note at [www.jgwfunding.com](http://www.jgwfunding.com). The **information** is based

on data the **consumer** inputs into the American Noteholder Club page on a confidential basis, and is presented to...

**19/3,K/37 (Item 11 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06483704 Supplier Number: 55143926 (USE FORMAT 7 FOR FULLTEXT)  
**Servicer Offers Info, Cross Selling Web Site.**  
Dm  
The Mortgage Marketplace, v22, n28, p1  
July 12, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 510

... the ability to cross sell other products and services, to further customize the kind of **information presented** to the **customer**, and the format in which it is **presented**," Miller said. **Mortgage** borrowers will be able to access Cenlar's new **Web** site directly, or through a link on their lender's Web site.

"It depends on...

**19/3,K/38 (Item 12 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06414740 Supplier Number: 54893073 (USE FORMAT 7 FOR FULLTEXT)  
**Republic National Bank Introduces the WebLoan Suite of Products;  
Thin-Client Internet Tools Developed by ALLTEL.**  
PR Newswire, p9668  
June 15, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 680

... our relationship with Republic and look forward to helping them meet the needs of their **mortgage markets**."

Future plans include a fourth quarter rollout of Republic's **WebLoan** -1003. This release, currently being developed by ALLTEL, will allow the user to migrate the existing WebLoan **customer information** into a full thin- **client** mortgage 1003 application. The user completes and submits the application electronically and receives an online...

**19/3,K/39 (Item 13 from file: 16)**  
DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2003 The Gale Group. All rts. reserv.

06378218 Supplier Number: 54762696 (USE FORMAT 7 FOR FULLTEXT)  
**Closings. (Brief Article)**  
The Mortgage Marketplace, v22, n22, p1  
May 31, 1999  
Language: English Record Type: Fulltext  
Article Type: Brief Article  
Document Type: Newsletter; Trade  
Word Count: 312

PRODUCT NAMES: 6020133 ( **Consumer Mortgage Loans**); 4811528 ( **Online Business Information Services**); 7310000 ( **Advertising Services**)

**19/3,K/40 (Item 14 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06256329 Supplier Number: 54306993 (USE FORMAT 7 FOR FULLTEXT)  
**Dateline: Wit opens bidding at a buy.(Wit Capital Group Inc, Priceline.com)**  
Reports, Staff  
The IPO Reporter, pSECD9909600F  
April 5, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 902

... at online. The information gathered is then used to develop an online relationship with the **customer** .

"If someone looks at **information** about mortgages on a bank's Web site, the site manager can push three more **information** pages about **mortgages** to the **user** ," said Marty Vega, financial services **marketing** manager at Vignette.

"These pages can be anything from an **online mortgage** calculator to a series of news articles," he added, explaining that eventually a bank can...

**19/3,K/41 (Item 15 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06218075 Supplier Number: 54202306 (USE FORMAT 7 FOR FULLTEXT)  
**IMX Exchange Launches National Expansion in Utah; Announces National Premier Broker Program.**  
Business Wire, p0019  
March 25, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 778

... place on our trading exchange every minute of every day," said Erin Esparza, vice president, **marketing** , IMX Exchange.

"As the leader in real-time, **online** connectivity for the **mortgage** industry, we wanted our look to convey the professionalism, innovation and e-Commerce technology that...

...that we do to create the value and competitive advantage that we bring to our **members** ."

For more **information** on IMX Exchange or the national Premier Broker program, call 800/401-4639 and visit...

**19/3,K/42 (Item 16 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06119502 Supplier Number: 53733535 (USE FORMAT 7 FOR FULLTEXT)  
**Reputation, Attention to Detail push HomeAdvisor.**  
The Mortgage Marketplace, v22, n6, pNA

Feb 8, 1999  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 788

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...a monthly basis since its launch last July. But analysts and company officials say the **Web** site has had a substantial impact on the **Internet mortgage** loan origination **market**. Microsoft officials moved quickly to position **www.homeadvisor.com** among the leading Internet real estate and mortgage brokerage Web sites. Like Yahoo Real Estate and Realtor.com, HomeAdvisor provides a vast selection of **home** listings. And like Homeshark, QuickenMortgage, and E-LOAN, it brokers mortgage loans for consumers. But the Microsoft company distinguishes itself by holding the consumer's hand through the entire **home** buying and financing process. The Web site offers keyword search, customized map points, sample contracts, offer and closing advice and tips, and side-by-side **home** comparisons. Like most mortgage loan origination Web sites like HomeShark and E- loan, HomeAdvisor offers...

...HomeAdvisor, said Microsoft has secured enough real estate broker listing agreements to represent 500,000 **home** listings nationwide. Some of its real estate partners include RE/MAX and Century 21. The...

...visitors first log onto the site, they find an illustrated map menu with options for **home** listings, a detailed section for finding the right neighborhood, and financing. The option Getting Started helps the consumer understand the **home** buying process, with tips on how to work with a real estate broker, and educational materials. The site even educates **home** buyers about how to budget their money before purchasing a **home**. It features a calculator that takes a **consumer's** financial **information** and then forecasts the outcomes of renting or buying a **home**. One calculator helps consumers decide whether to refinance their current mortgages. For those applying for...

...Everett said Principal Residential has been very pleased with the "substantial" and "noticeable" increase in **mortgage** loan origination leads provided by HomeAdvisor. Microsoft **markets** the HomeAdvisor through a link on every **Web** site within its network of Web sites. The company frequently attends real estate and mortgage...

19/3,K/43 (Item 17 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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06113762 Supplier Number: 53711100 (USE FORMAT 7 FOR FULLTEXT)  
**Netscape Launches Netcenter Personal Finance Channel 02/03/99.**

Newsbytes, pNA

Feb 3, 1999

Language: English Record Type: Fulltext  
Document Type: Newswire; General Trade  
Word Count: 338

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...to provide real time stock quotes and equities research. The Motley Fool will provide Netcenter **users** with **information** and education on investing basics. Reuters Group Plc. will provide market and business news.

Netcenter...

...the channel with the launch of a Tax sub-channel later this month, followed by **Online Banking, Mortgages**, Insurance and Retirement sub-channels over the next several months. "The **online investment market** is booming, fueled in part by the convenience and ease of use of today's ...

**19/3,K/44 (Item 18 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06096225 Supplier Number: 53648131 (USE FORMAT 7 FOR FULLTEXT)

**FT Mortgage takes precautions on web site growth.**

The Mortgage Marketplace, v22, n4, pNA  
Jan 25, 1999

Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 877

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...prospect of gathering as many as 1,000 loan applications per month by aggressively **marketing** its **Web** site, FT **Mortgage** Co. officials say--not so fast. Located at [www0.ftmortgage.com](http://www0.ftmortgage.com), the site awaits major changes before the company will push its virtues on...

...help them do that. The site provides a list of the company's branch locations, **customer** service **information** and career opportunities. Existing **customers**, who number about 400,000, can check on their current loan and escrow balances, and...

...Marketing Porter said the bank hasn't advertised the Web site much beyond its current **customers**, who receive **information** about the site through direct-mail marketing. "We're not really connected to (Internet) search..."

**19/3,K/45 (Item 19 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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06065726 Supplier Number: 53522292 (USE FORMAT 7 FOR FULLTEXT)

**Headlands Targets Alternative A.**

The Mortgage Marketplace, v22, n331, pNA  
Jan 4, 1999

Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 491

... 000 would buy only 75,000 to 100,000 pieces.

In addition, readers of CBS **Market** Watch may be stronger prospects for **on-line mortgage** applications than names from more traditional **marketing** lists, since they are readers of financial **information** and computer **users**.

That makes them more likely to be higher-than-average income earners and more inclined...

19/3,K/46 (Item 20 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
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06047312 Supplier Number: 53603404 (USE FORMAT 7 FOR FULLTEXT)

**Options for banks to combat threats are becoming clear.**

Retail Banker International, n404, pNA

Dec 23, 1998

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 3054

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...can add value to the core checking account by making transactions more efficient and enabling **customers** to consolidate their financial **information** more easily. Moreover, online interactions can be used to create a more intimate relationship with...

...no more than \$0.32 per transaction. As a result, even if 15 million US **households** (roughly 15 percent of the total) become active users of **home** banking within five years, and if EBPP achieves 50 percent penetration of their bills (both...

...biller's website individually to pay bills. Under this model, billers such as utilities and **mortgage** companies will need to build the capability both to **present** and to receive payments for bills directly **online** if they are to take advantage of the opportunity to maintain control over and enhance...

19/3,K/47 (Item 21 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
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05987662 Supplier Number: 53348900 (USE FORMAT 7 FOR FULLTEXT)

**First Mortgage Network and Inpho, Inc. Strike Marketing Alliance.**

Business Wire, p1021

Dec 4, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 803

... At the Real Estate Connect Conference being held in San Francisco (Dec 3-6), First **Mortgage Network** (FMN) and INPHO, Inc. announced a **marketing** alliance to provide **consumers** with access to all the **information** needed to make an informed **home** buying decision. As part of the agreement, FMN's consumer lending division (known as American Finance & Investment's loanshop.com) will exclusively market **home** loans to consumers of INPHO's **Home** Price Check service which is promoted on Yahoo! Real Estate (<http://realestate.yahoo.com/realestate/homevalues/>). Additionally, FMN will offer INPHO's **Home** Price Check data to its customers that co-brand and private label their Web sites...

19/3,K/48 (Item 22 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
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05930446 Supplier Number: 53174149 (USE FORMAT 7 FOR FULLTEXT)



**TECHNOLOGY CORNER.**

Credit Risk Management Report, v8, n21, pNA  
Nov 2, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 498

... loan officers and customer service staff can use system inquiry screens and reports to access **customer** and loan **information**. The product also provides employees with self-directed PC-based training. Birmingham, Ala.-based Compass...

...compete with larger regional banks by offering them added services in commercial lending, investments and **mortgage** origination. Under the new partnership, First Interstate BancSystem will **market** SBS' **Internet** banking product to its existing customers. (Jeff Brower, First Interstate BancSystem, 406/255-5450; Gerard...

**19/3,K/49 (Item 23 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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05872024 Supplier Number: 53031918 (USE FORMAT 7 FOR FULLTEXT)

**Citibank Makes A Portal Play.**

Bank Technology News, pNA  
Sept 1, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 464

... navigate the Internet, communicate with others online, and gain access to a wide range of **consumer** and business **information** and services. The channel plans on offering advisory content, news, interactive tools and research. Its...

...version will focus on investment information, offering services including portfolio tracking, quotes, mutual funds and **market** analysis. It will later branch into transactional areas such as **online** banking, insurance and **mortgage**.

Yet, Citibank will also benefit from the fact that some **Internet** surfers will come to Netcenter without personal finance on their minds, and will look up...

**19/3,K/50 (Item 24 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)  
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05807427 Supplier Number: 50300549 (USE FORMAT 7 FOR FULLTEXT)

**BellSouth And Habitat For Humanity Dedicate The Oprah Winfrey Angel Network Home In Roswell**

PR Newswire, p911ATF011  
Sept 11, 1998  
Language: English Record Type: Fulltext  
Article Type: Article  
Document Type: Newswire; Trade  
Word Count: 828

... Once the family is approved for home ownership by the affiliate

board, they make their **down payment** with "sweat-equity" -- by working 150 hours on their future home and the home of...

...loans. With affiliates around the globe, Habitat for Humanity has built more than 60,000 **houses**, sheltering more than 300,000 people. For more information, please visit the HFHI web page at [http:// www .habitat.org](http://www.habitat.org).

BellSouth is a \$21 billion communications **services** company. it provides telecommunications, wireless communications, directory advertising and publishing, video, **Internet** and **information services** to nearly 30 million **customers** in 20 countries worldwide. For more information about BellSouth, visit the BellSouth Web page at...

19/3,K/51 (Item 25 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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05696842 Supplier Number: 50137708 (USE FORMAT 7 FOR FULLTEXT)

**Where the Entrepreneurs Meet.**

Business Wire, p7020030

July 2, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Newswire; Trade

Word Count: 381

GlobalSuite ([http:// www .globalsuite.com](http://www.globalsuite.com)) is a financial "**information marketplace** and clearinghouse" for **individuals** of all walks of life who are seeking assistance with residential **mortgages**, auto leasing, venture capital and many other services.

A dynamic concept of GlobalSuite's web...

19/3,K/52 (Item 26 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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05522453 Supplier Number: 48370156 (USE FORMAT 7 FOR FULLTEXT)

**Myers Now Provides Live Market Update for Web Sites.**

Business Wire, p03230287

March 23, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 509

... that web visitors were bookmarking that particular page and coming back to it frequently. A **mortgage0** company may capitalize on traffic to the Live **Market** Update page by placing hyperlinks from this page to an **on - line** application or a **mortgage** rates page, so that visitors to the Live **Market** Update page can apply for a loan or view current **mortgage** rates.

"When a consumer is in the **market** for a **mortgage**, they tend to be extremely concerned with the volatility of **mortgage** rates. Even a difference of 1/8% can affect their mortgage payments by thousands of dollars over the life of the loan. Live Market Update will enable **consumers** to obtain market **information** from an unbiased source."

David Shirmeyer who writes the content for Live Market Update is...

19/3,K/53 (Item 27 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
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05424089 Supplier Number: 48226846 (USE FORMAT 7 FOR FULLTEXT)

**Provident Financial Group Announces Year-End Results**

PR Newswire, p0114CLW007

Jan 14, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 4142

... services company, the primary assets of which include: Provident Consumer Financial Services (PCFS), a national **mortgage** loan operation; MeritValu(R), an **online**, multiple-merchant, frequent-shopper program; Free **Market** Partners(SM), a national **information**-based **consumer** marketing division; **Information** Leasing Corporation (ILC), a full service small-ticket equipment leasing subsidiary; Provident Commercial Group, a...

**19/3,K/54 (Item 28 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05281996 Supplier Number: 48045402 (USE FORMAT 7 FOR FULLTEXT)

**GetSmart National Mortgage Marketplace Claims Fast, Objective Alternative To Banks, Mortgage Brokers**

EDP Weekly, p008

Oct 13, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 131

Available via toll-free phone call at 800-GetSmart (438-7627) and through the **Internet** ([http:// www .getsmart.com](http://www.getsmart.com)), the new GetSmart **mortgage marketplace** gives consumers free and easy access to unbiased, comprehensive **information** based on their **individual home**-buying needs, and offers detailed cost estimates for loans from leading lenders across the nation...

**19/3,K/55 (Item 29 from file: 16)**

DIALOG(R)File 16:Gale Group PROMT(R)

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05137417 Supplier Number: 47842372 (USE FORMAT 7 FOR FULLTEXT)

**Mortgage Market Launches New "City Guide" at NAA Connections.**

Business Wire, p07181036

July 18, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 409

The unique "City Guide" section ([www.interest.com/cityguide.html](http://www.interest.com/cityguide.html)) provides potential **home buyers** with valuable **information**. Whether **home buyers** are looking nationally or locally, they will be able to access pertinent **mortgage** and housing information from across the country. The "City Guide" appears on **Mortgage Market**'s national site ([www .interest.com](http://www.interest.com)) and can be viewed by anyone for free who has internet access. The...

...The Birmingham News, Ala. (www.interest.com/birmnews) and The Las Vegas Review Journal, Nev. ( www .interest.com/lvrj).

Being a chief provider of **mortgage** information, **Mortgage Market** utilizes the **Internet** as a mass communications vehicle. Understanding **home buyers** ' need for an assisted **mortgage information** service, **Mortgage Market** strives in delivering this information. With the increasing amounts of lenders and new programs being offered, Mortgage Market utilizes their technology to deliver the vast **information** to **home buyers** .

By giving home buyers access to national as well as local figures, home buyers are...

**19/3,K/56 (Item 1 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

10635589 SUPPLIER NUMBER: 20790458 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**First Chicago NBD Launches Free Internet Banking**  
PR Newswire, p615CGM022  
June 15, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1030 LINE COUNT: 00090

... to simplify the screens, refine the logic and highlight the most frequently used functions."

The **Internet** bank allows **customers** to:

- Get balance **information** for checking, money **market** and savings accounts as well as lines of credit, loans (except **mortgages** ) and certificates of deposit;
- View transactions conducted over the last two and a half months...

**19/3,K/57 (Item 2 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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10336073 SUPPLIER NUMBER: 20938265 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Chase Unit Plans to Start Web Site for Servicing.**  
Hochstein, Marc  
American Banker, v163, n139, p20(1)  
July 14, 1998  
ISSN: 0002-7561 LANGUAGE: English RECORD TYPE: Fulltext; Abstract  
WORD COUNT: 449 LINE COUNT: 00038

ABSTRACT: Chase **Home** Finance plans to introduce a World Wide Web-based mortgage servicing site, which will be a first for the industry. While other mortgage banks maintain **Web** sites allowing prospective clients to shop for **mortgage** loans, this is the first site in the **market** that will allow extant **customers** to access account **information** .

**19/3,K/58 (Item 3 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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09770881 SUPPLIER NUMBER: 19827577 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**GetSmart National Mortgage Marketplace Offers Fast, Objective Alternative to Traditional Banks and Mortgage Brokers**  
PR Newswire, p1006SFM034

Oct 6, 1997

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 600      LINE COUNT: 00053

Available via toll-free phone call at 800-GetSmart (438-7627) and through the **Internet** ([http:// www .getsmart.com](http://www.getsmart.com)), the new GetSmart **mortgage marketplace** gives consumers free and easy access to unbiased, comprehensive **information** based on their **individual home** -buying needs -- and offers detailed cost estimates for loans from leading lenders across the nation...

...of home the customer wants to buy and the relative importance of major loan features ( **down payment** , monthly payment, value-added services). Based on this information, the GetSmart database displays loans from...

**19/3,K/59      (Item 4 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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09765407      SUPPLIER NUMBER: 19817402      (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Myers Develops Web Connection to Calyx Software's POINT for Windows.**

Business Wire, p10051353

Oct 5, 1997

LANGUAGE: English      RECORD TYPE: Fulltext

WORD COUNT: 545      LINE COUNT: 00050

... the ability to post loan status and lock rates on the web. This will enable **consumers** to review loan status **information** via the **Internet** .

Myers **Internet** Services, a leading **Internet** presence provider to the **mortgage** industry, offers **on - line marketing** solutions to **mortgage** bankers, brokers, banks, and credit unions. Their premier site, **Mortgage** -Net at [http:// www .mortgage-net.com](http://www.mortgage-net.com), is the oldest and most popular consumer mortgage site on the Internet...

**19/3,K/60      (Item 5 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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08436845      SUPPLIER NUMBER: 17897213      (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Hype aside, Internet holds real potential for banks. (includes information about the World Wide Web) (Column)**

Adelman, Jeffry

American Banker, v161, n19, p19(1)

Jan 30, 1996

DOCUMENT TYPE: Column      ISSN: 0002-7561

LANGUAGE: English

RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1370      LINE COUNT: 00110

...ABSTRACT: the World Wide Web allows banks to develop a new kind of relationship with their **customers** because more **information** on what the **customer** needs and wants can be acquired. **Marketing** expanded services on the **Web** such as loans, **mortgages** and credit card services is also discussed.

**19/3,K/61      (Item 6 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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07964638 SUPPLIER NUMBER: 17180596 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Mortgage Market Information Services Inc. teams with newspapers to increase readership by 1000 percent.**

Business Wire, p6291264

June 29, 1995

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 336 LINE COUNT: 00040

... estate information, publishes interest rate features in over 300 newspapers weekly. These features -- which list **mortgage** lenders and their current rates -- have proven successful in increasing newspaper readership. **Mortgage Market** now delivers this timely/accurate information via our **Internet Web** Site together with syndicated financial articles written by James R. De Both, president of Mortgage Market. "We focus on providing **information** to **consumers** which allows them to make a more educated **home** buying decision," stated Keith Kubik, director of marketing for Mortgage Market.

Mortgage Market makes it...

19/3,K/62 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

07962791 SUPPLIER NUMBER: 17169376 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**MGIC INVESTMENT CORPORATION CREATES HOME PAGE, GOES 'LIVE' ON THE WORLD WIDE WEB**

PR Newswire, p630CL015

June 30, 1995

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 422 LINE COUNT: 00043

... market trend analyses on most major metropolitan statistical areas.

"We're delighted to provide our **customers** and investors greater access to **information** about MGIC, and we will soon add an array of consumer-focused materials to our **Web** site," said David Greco, vice president of **marketing**. "We hope to expand the **market** by helping prospective homebuyers understand how private **mortgage** insurance can increase their ability to afford homeownership."

MGIC Investment Corporation went "live" on the...

19/3,K/63 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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07808507 SUPPLIER NUMBER: 16853536 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**WELLS FARGO SIGNS SITE LICENSE WITH INFORMIX**

PR Newswire, p424SF005

April 24, 1995

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 722 LINE COUNT: 00066

... Informix database products for numerous applications, including asset/liability management, branch automation, credit card processing, **customer** service delivery, fraud detection, executive **information** systems (EIS), global trading and settlements, money and portfolio management, **mortgage** loan processing, mutual fund processing, and sales

and **marketing** .

Product Background

**OnLine** Dynamic Server is a high-performance, database server, incorporating the company's parallel processing database...

**19/3,K/64 (Item 9 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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04128485 SUPPLIER NUMBER: 07914146 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Trepp Pricing Services to provide daily collateralized mortgage obligations/ real estate mortgage investment conduit valuations on Knight-Ridder MoneyCenter system.**

PR Newswire, pl127NY020

Nov 27, 1989

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 661 LINE COUNT: 00055

... of various CMO bond sectors.

"Knight-Ridder MoneyCenter is pleased to have Trepp Pricing Services on - line with its CMO Marks and Matrix," said Michael Iappalucci, **market** manager at Knight-Ridder Financial Information Group. "This represents a significant addition to the **mortgage** service on MoneyCenter and is a response to the increased need for **information** about CMOs and REMICs."

**Subscribers** to the Knight-Ridder MoneyCenter will have free access to CMO Marks and Matrix from...

**19/3,K/65 (Item 10 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

(c)2003 The Gale Group. All rts. reserv.

03081020 SUPPLIER NUMBER: 04712641

**New CMO data base expected to improve liquidity in market ; on - line price and yield information will aid buyers . (collateralized mortgage obligations; includes related article on Fannie Mae and Freddie Mac)**

Savings Institutions, v108, pl13(2)

Feb, 1987

ISSN: 0746-1321 LANGUAGE: ENGLISH RECORD TYPE: CITATION

**New CMO data base expected to improve liquidity in market ; on - line price and yield information will aid buyers . (collateralized mortgage obligations; includes related article on Fannie Mae and Freddie Mac)**

**19/3,K/66 (Item 11 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB

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02191116 SUPPLIER NUMBER: 03477981 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Nationwide marketing and information exchange service is established for real estate industry.**

PR Newswire, NYPRFNS6

Oct 16, 1984

LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 569 LINE COUNT: 00048

... The telecommunication and marketing division includes electronic mail, several bulletin boards, conferencing, several sections for **property** listings and a number of interactive **marketing** programs to stimulate **marketing** activity among **members**.

The **information** division includes a newsletter section, **mortgage** lenders, escrow and title insurance service, **on - line** consultants and numerous other sections providing information on real estate related subjects.

Another feature of...

**19/3,K/67 (Item 12 from file: 148)**

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2003 The Gale Group. All rts. reserv.

01767442 SUPPLIER NUMBER: 02693138 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Telerate files common offer.**  
PR Newswire, NYPR66  
March 28, 1983  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 220 LINE COUNT: 00019

... corporations and other financial institutions through Telerate video terminals located at subscribers' premises. The Telerate **Network** provides **subscribers** with prices, quotations and **market information** for U.S. Treasury and federal agency securities, money **market** instruments, foreign exchange, **mortgage market** securities, precious metals and financial futures, as well as financial news services.

Copies of the...

**19/3,K/68 (Item 1 from file: 275)**

DIALOG(R)File 275:Gale Group Computer DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

01297541 SUPPLIER NUMBER: 07288062 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Third-party alliances listings: a vendor-sponsored directory. (directory)**  
Wall Street Computer Review, v6, n8, p27(14)  
May, 1989  
DOCUMENT TYPE: directory ISSN: 0738-4343 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 7055 LINE COUNT: 00632

... Finance Information Griggs & Santow, Inc. IFR/Vigil Information Ltd. LaSalle Rate Shock Pricing MMS International **Market** Data Corporation **Market** Generated Intelligence **Network** McCarthy Crisanti Maffei The **Mortgage** Index Municipal **Market** Data, Inc. Newgate Analytics R.A. Froehlich Arbitrage, Ltd. R.H. Wrightson and Associates Ried...

...Access Energy Network Bunkerfuels Report Euroilstock Independent Chemical Information Service/London Oil Report Petroflash--Oil **Buyers** ' Guide

For more **information** on Telerate's products and services, call  
(212) 938-5433 or (800) 872-3400.  
In...

**19/3,K/69 (Item 1 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.



04158439 Supplier Number: 54499449 (USE FORMAT 7 FOR FULLTEXT)  
**MUSCAT: Muscat and MoneyWorld.co.uk help people 'personalise' their finances.**

M2 Presswire, pNA  
April 28, 1999  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 639

... UK's leading personal finance web site, is to use Muscat empower technology to assist **users** searching for financial **information** .

The software will help all **users** , from the first time personal finance users to professional investors, to set up links to sites that have additional information on investments, savings, **mortgages** , loans and tax, provided by the key players in the personal finance **market** .

MoneyWorld.co.uk ( **www** .moneyworld.co.uk) is the largest umbrella personal finance web site in the UK, with...

**19/3,K/70 (Item 2 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

03976115 Supplier Number: 53011499 (USE FORMAT 7 FOR FULLTEXT)  
**FTQUICKEN: Net the right mortgage with FTQuicken.**

M2 Presswire, pNA  
Sept 14, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1124

... with UK-specific content.

About MoneyNet MoneyNet (**www**.moneynet.co.uk) is an independently owned **website** dedicated to providing an impartial view of the UK **mortgage market** . As the first **website** to provide a comprehensive view of the UK **mortgage market** MoneyNet has now established itself as the leading **on - line** source of **mortgage** data. The **Internet** site is designed to be simple to use for the **consumer** and yet the **information** is comprehensive enough to also be of serious use to the professional adviser. The site...

**19/3,K/71 (Item 3 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

03902680 Supplier Number: 50079512 (USE FORMAT 7 FOR FULLTEXT)  
**PRODUCT DEVELOPMENT: AIB ROLLS OUT MORTGAGE CENTER**

Financial Net News, v3, n22, pN/A  
June 1, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 262

(USE FORMAT 7 FOR FULLTEXT)  
TEXT:

...in response to customer requests, said Jeff Watson, senior lending officer. The mortgage center provides **customers** mortgage **information** and allows them to apply for loans over the site. The Internet banks

mortgage section, which is being touted on its **home** page (www.atlantabank.com), includes interactive rate sheets and program guides and a listing of...

...firm based in Atlanta, he said, declining comment on costs. The bank is planning to **advertise** the new section on **mortgage** -oriented **Web** sites, Watson said, noting that the firm will begin looking at this initiative within the...

**19/3,K/72 (Item 4 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2003 The Gale Group. All rts. reserv.

03883050 Supplier Number: 48488215 (USE FORMAT 7 FOR FULLTEXT)

**INDUSTRY BRIEFS**

Credit Risk Management Report, v8, n9, pN/A  
May 18, 1998  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 514

GetSmart.com, an **Internet mortgage** and loan lender, has embarked on a series of content deals and **marketing** partnerships with some of the **Web** 's largest search engines. Deals have been struck with Yahoo! [YHOO], Lycos [LCOS], Wired Digital...

...Fisher, founder and CEO of GetSmart. GetSmart, which is not a lender but provides free **information** to **consumers**, was founded in 1996. (John McNamara, GetSmart, 650/524-1805.) Equifax Teams With Sears In...

**19/3,K/73 (Item 5 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03776107 Supplier Number: 48176469 (USE FORMAT 7 FOR FULLTEXT)

**THE GRAPEVINE**

Commercial Mortgage Alert, v5, n47, pN/A  
Dec 15, 1997  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 581

... Morgan Stanley has set up a web site that provides a broad range of CMBS **information** for its institutional **clients**. The service offers access to cash flows and price yield tables, research, prospectuses and term sheets, **property** -level information and spread data. The internet address is: **www.ms.com**.

Now that its \$200 million Core **Mortgage** Fund is almost fully invested, ERE Yarmouth is starting to **market** a second vehicle. The pension-fund adviser is looking to raise another \$200 million from...

**19/3,K/74 (Item 6 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03106475 Supplier Number: 46352321 (USE FORMAT 7 FOR FULLTEXT)

**BANKING ON THE FUTURE Marketing Financial Services on the Internet**

Multimedia & Videodisc Monitor, v14, n5, pN/A  
May 1, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 3893

... very proactive in developing customer assistance applications like financial planning "wizards" for car leasing and **mortgage** analysis. Agreeing with speaker Duncan's first rule of **Internet** marketing, Kemp encouraged the development of systems that capture **customer information**, in an effort to "manufacture personal electronic statements based on customer

**19/3,K/75 (Item 7 from file: 636)**  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
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03082016 Supplier Number: 46298511 (USE FORMAT 7 FOR FULLTEXT)  
**AVOID ON-LINE LOAN PROBLEMS FOLLOWING THESE STRATEGIES**  
Retail Delivery Systems News, v1, n7, pN/A  
April 12, 1996  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 578

More and more World Wide Web sites and **home** pages are offering ways for consumers to obtain mortgage or other loan information over the **Internet**. More than 100 **mortgage** companies, such as Norwest **Mortgage** Company, and secondary **market** companies, such as Freddie Mac, and industry associations are on the Web. Additionally, Coldwell Banker of Mission Viejo, Calif., is offering **consumer** real estate **information** on their Web site that is generating active leads for sales associates across the country...

Set	Items	Description
S1	0	AU=(LIUM J? OR LIUM, J?)
S2	7102414	INFO OR INFORMATION
S3	8235340	ONLINE OR ON()LINE OR INTERNET OR INTRANET OR WEB? OR HOME-PAGE OR NETWORK? OR WWW OR CYBER?
S4	12011726	CONSUMER? OR USER? OR BUYER? OR PARTICIPANT? OR CUSTOMER? - OR CLIENT? OR SUBSCRIBER? OR MEMBER? ? OR INDIVIDUAL? OR PERSON? ?
S5	8186432	PROPERT? OR HOME? ? OR HOUSE? OR RESIDENCE
S6	494099	MORTGAG?
S7	69067	S6(10N)MARKET?
S8	6714	S7(15N)S3
S9	1827	S8(10N)S4
S10	450	S9(S)S5
S11	315	RD (unique items)
S12	140	S11 NOT PD=19991119:20011127
S13	91	S12 NOT PD=20011127:20031127

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(c) 2003 Financial Times Ltd

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13/3,K/1 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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08230412 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Mortgage.com Unveils Strategy to Drive Internet Technology and Cost Savings  
to Point of Sale for Realtors(R)**

PR NEWSWIRE

November 15, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 866

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... mortgage.com is dedicated to reducing the cost of mortgage origination and funding by supplying **home** builders, Realtors and financial institutions with point-of-sale and Internet technology, business management, loan...

... community, including Intuit, GE Capital Mortgage Services, Fleet, First Union, Net.B@nk, Prudential, Arvida **Home** Builders, Superior Bank and Fannie Mae. mortgage.com is publicly traded on the Nasdaq system...

13/3,K/2 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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08223268 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Internet Lending Draws Interest of Ontario, Calif.-Area Bankers**

Don Benson

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (BUSINESS PRESS - ONTARIO, CALIFORNIA)

November 15, 1999

JOURNAL CODE: KPBO LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 598

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... include Federal Housing Administration, Veterans Administration and state-supported loan programs for first-time home **buyers**.

In addition to **mortgages**, **Internet** lenders are encroaching in the **market** for small-business loans.

LoanWise.com in Burlingame began offering small-business loans **online** in June and is now taking 300 applications a day, said Victoria Stein, LoanWise.com...

13/3,K/3 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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08109188 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Adjustable Rate Mortgages Just Right for Some**

Lesley Mitchell

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (SALT LAKE TRIBUNE - UTAH)

November 05, 1999

JOURNAL CODE: KSLT LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 533

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... who can afford the payments at the higher rate. Bank Rate Monitor, a provider of **consumer** financial information, offers a calculator at [www.bankrate.com](http://www.bankrate.com) that can help **home buyers** decide whether a fixed- or variable-rate **mortgage** is right for them.

Adjustable-rate **mortgages** were **marketed** heavily in the 1980s when double-digit **mortgage** rates made it hard for **home buyers** to qualify for loans. But they fell out of favor in recent years until the...

**13/3,K/4 (Item 4 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

07948399 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Money Marketing: Perspective: Is this a protection racket or a general switch for survival?**

MONEY MARKETING, p24

September 02, 1999

JOURNAL CODE: FMMG LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 887

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to extend the workshops at the end of the year to take in private medical, **household** and buildings and contents insurance. The workshops will also be open to members of sister...

**13/3,K/5 (Item 5 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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07914306 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Homestore.com Reports 280% Increase in Third Quarter Revenue**

PR NEWSWIRE

October 25, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1435

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... in conjunction with real estate professionals and homebuilders across the nation. Under the partnership, Norwest **Mortgage** will secure a variety of **marketing** placements for its **home** finance products on all Homestore.com(TM) **web** sites. The company also will advertise Wells Fargo & Company's **consumer** and commercial banking products on Homestore.com(TM) sites. In addition, links will be developed...

**13/3,K/6 (Item 6 from file: 20)**

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07594235 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Innovative mutual's net gain**

LEICESTER MERCURY , Leicester Mercury (LMerc) ed, p22

October 04, 1999

JOURNAL CODE: FLCM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 273

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... first in Britain to offer an on-line mortgage application form with preferential rates for **customers** applying for a **home** loan over the **internet** .

Since April more than 13,000 people have visited the **Market** Harborough's **web** site resulting in 60 **on - line** mortgage applications. Gaining new business this way is not only cost-effective, says the society, but...

13/3,K/7 (Item 7 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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07253005 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Owners.com Partners With FiNet.com to Offer Greater Financing Choices To Consumers**

PR NEWSWIRE

September 16, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 514

SAN FRANCISCO, Sept. 16 /PRNewswire/ -- Owners.com ( [http:// www.owners.com](http://www.owners.com) ), America's leading self-directed real estate **market** , today announced **mortgage** channel sponsorship by FiNet.com (Nasdaq: FNCM), "America's **Home Finance Network** ." Owners.com **users** can access a co-branded version of FiNet.com's retail mortgage site ( <http://www...> )

13/3,K/8 (Item 8 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

07150412

**BONDNET TOPS R70 MILLION IN SECOND WEEK**

SAPA (SOUTH AFRICAN PRESS ASSOCIATION)

September 09, 1999

JOURNAL CODE: WSAP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 42

BondNet; the company which recently established an **Internet** service of bidding for **consumers** ' **home** loan business to the South African **mortgage market** , said Thursday it had received calls for **mortgage** bond bids exceeding R70 million in its first 14 days of operation.

13/3,K/9 (Item 9 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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07007686 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**MGIC and M&I Become Major Partners in E-Commerce Mortgage Services Company**

PR NEWSWIRE

September 02, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 951

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... technical savvy and processing power. The contributions of these companies will facilitate distribution to the **marketplace** and establish **Customers Forever** as the residential **mortgage** industry's premier program for **customer** retention through the **Internet**."

The **Customers Forever** service also enables lenders to significantly reduce loan servicing costs. The Internet interface presents...

**13/3,K/10 (Item 10 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

06887481 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Egg hatches cheapest variable mortgage rate**  
INDEPENDENT

August 25, 1999

JOURNAL CODE: FIND LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 427

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 5bn net lending this year. In terms of saving time and money, we think the **Internet** will revolutionise the **mortgage marketplace** in the UK."

Egg said that although its full **Internet home** -loan service would only be launched next year, **users** could still apply online now for the new variable rate. Egg's 25,000 current...

**13/3,K/11 (Item 11 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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06816582 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**FiNet.com Forms Marketing Agreement With RealEstate.com**  
PR NEWSWIRE

August 20, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 487

... CREEK, Calif., Aug. 20 /PRNewswire/ -- FiNet.com Inc. (Nasdaq: FNCM) owner and operator of [http:// www .FiNet.com](http://www.FiNet.com), "America's **Home Finance Network** ," today announced it has entered into a strategic **marketing** agreement with RealEstate.com to provide **online mortgage** lending services to **consumers** who seek **home** financing on the RealEstate.com **web** site.

FiNet.com loan counselors will assist **consumers** in evaluating and selecting loan products that meet their needs. Consumers can choose a variety...

**13/3,K/12 (Item 12 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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06814510 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Interactive Technologies.com, Ltd.'s, Subsidiary, Express Financial, Launches New On-Line Enhanced Mortgage Services**



CANADIAN CORPORATE NEWS

August 18, 1999

JOURNAL CODE: WCCN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 578

... system). EFC will send the complete WEBAPP to a branch office near the user's **home** where originators will finish the mortgage transaction at a cost much lower than most mortgage...

**13/3,K/13 (Item 13 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

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06647915 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Norwest Mortgage and Homestore.com, Inc. Announce Marketing Agreement**

PR NEWSWIRE

August 11, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 857

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a commercial real estate site with over 150,000 commercial properties.

Under the agreement, Norwest **Mortgage** will secure a variety of **marketing** placements for its **home** finance products on all of Homestore.com(TM) **web** sites. The company also will advertise Wells Fargo & Company's **consumer** and commercial banking products on Homestore.com(TM) sites. Additionally, links will be developed to...

... sites with Norwest Mortgage and Wells Fargo web sites offering services to real estate professionals, **home** builders and consumers.

"The Internet has established itself as an important consumer tool for gathering...

**13/3,K/14 (Item 14 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

06566554 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Online Lenders in Oklahoma City Expect to Nail More Mortgages**

Danny Boyd

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (DAILY OKLAHOMAN - OKLAHOMA CITY, OKLAHOMA)

August 04, 1999

JOURNAL CODE: KDOK LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 651

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the first time, undoubtedly will prefer to talk to a mortgage banker or broker in **person**.

Industrywide, **online** mortgage originations accounted for only about 1 percent of \$1.5 trillion in **mortgage** loans last year, said Tom Soevyn, vice president of **marketing** for AppOnline, the **Internet** affiliate of Island **Mortgage Network**.

But **online** originations are expected to catch on with **home** buyers the way **online** brokerage services have with investors.

Internet originations could eclipse 20 percent of all originations in

...

**13/3,K/15 (Item 15 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

06422030 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Global Connections to Compete with Insweb**

BUSINESS WIRE

July 28, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 713

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... interact with a qualified agent. All product lines, including personal, business, life and health, auto, **home**, financial planning, retirement planning, and supplemental products such as Medicare supplements, are listed with a...

**13/3,K/16 (Item 16 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

06384401 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Prudential Real Estate Affiliates Inc., Chase Manhattan Mortgage Corp. and mortgage.com Announce Joint Marketing Agreement**

BUSINESS WIRE

July 26, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 758

... will present scaleable solutions that will enable many Prudential Real Estate Network brokers to offer **home** buyers an effective and efficient one-stop mortgage lending solution.

**13/3,K/17 (Item 17 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

06335682 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**mortgage.com Named Mortgage Provider for Intelligent Life's Bankrate.com and thewhiz.com Web Sites**

BUSINESS WIRE

July 22, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 851

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... com is reducing the barriers that consumers with less than perfect credit encounter when seeking **home** financing while helping them make the most informed financial decisions."

Comprehensive Mortgage Resource for Emerging...

13/3,K/18 (Item 18 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

06131086 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The Credit Network Establishes Internet Link With Eastern; New Connection  
Saves Customers Processing Time**  
BUSINESS WIRE  
July 09, 1999  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 708

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... The system offers connectivity to a wide array of lending industry services and to the **Internet** .

About Eastern Software

Eastern Software's products address every major lending area including **mortgage** , **home** equity, wholesale, retail, sub-prime, **consumer** , and commercial **markets** . Eastern's **customers** include banks, savings institutions, **mortgage** bankers, wholesale lenders, and non-conforming lenders. For more information on Eastern Software's products...

13/3,K/19 (Item 19 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

05943921 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**QuickenMortgage Edges Out E-Loan for Number of Loans Originated in First  
Quarter of 1999**  
PR NEWSWIRE  
June 28, 1999  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 424

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... as educate and empower themselves through timely editorial content and interactive tools. The site offers **consumers** a one-stop **home** and mortgage shopping experience on the **Internet** .

WHERE: **www** .QuickenMortgage.com, **consumer** -focused, **Web** -based **mortgage marketplace** .

HOW: QuickenMortgage can be found on Quicken.com, AOL, Excite and Realtor.com, as well...

13/3,K/20 (Item 20 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

05881319 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**WingspanBank.com Opens Virtual Doors Today**  
PR NEWSWIRE  
June 24, 1999  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 665

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... equity loans, installment loans and credit cards -- One easy, streamlined application process for multiple products -- **Online** bill payment from any checking account in the United States -- **Mortgage Marketplace** -- a service that allows **customers** to search the **Internet** for the best deal on a mortgage. WingspanBank.com can even continuously monitor current mortgage...

**13/3,K/21 (Item 21 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

05841935

**Banks eye world growth**

Peter Gosnell

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (HERALD-SUN) , p31

June 22, 1999

JOURNAL CODE: WTHS LANGUAGE: English RECORD TYPE: ABSTRACT

WORD COUNT: 88

... a result of a deal with America Online Australia. ANZ will be able to provide **online** banking services to 17 million AOL **members** . Suncorp Metway will enter the national **home** loan **market** through its subsidiary, LJ Hooker. All the bank's residential **mortgage** products will be offered as LJ Hooker **home** loans. Mortgage lending services will be set up in LJ Hooker offices in Sydney, Melbourne...

**13/3,K/22 (Item 22 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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05786203 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**FiNet.com and GetSmart.com Announce Strategic Alliance**

PR NEWSWIRE

June 17, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 550

... Network," today announced a strategic relationship with GetSmart.com which will pair FiNet.com's **Internet** -based **mortgage** services with GetSmart.com's **on - line marketplace** for **consumer** and business borrowing.

**13/3,K/23 (Item 23 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
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05642407 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Harmon Homes Adds BestRate.com to Site**

PR NEWSWIRE

June 07, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 590

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... com adds to Harmon's ability to bring first rate mortgage information to prospective home **buyers** , which increases the value of our

over- all **online** service."

About Myers:

Myers **Internet** Services, a leading **Internet** presence provider to the **mortgage** industry, offers **on - line marketing** solutions to **mortgage** bankers, brokers and banks.

Its premier **Web** sites Mortgage-Net ( **www .mortgage-net.com**) and BestRate (**www.bestrates.com**) are two of the best-known mortgage...

**13/3,K/24 (Item 24 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

05633978

**Save on Net loans; Savings news**

SUNDAY TIMES (UNITED KINGDOM)

June 06, 1999

JOURNAL CODE: FSTM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 50

... you to overpay your mortgage to save on interest payments, you can visit a new **web** site, which supplies details of the best products on the **market** . Eventually, the site will allow **users** to submit **mortgage** applications **online** .

**www .flexemortgage.com**

**13/3,K/25 (Item 25 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

05602776 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**mortgage.com Goes Online With Turkel Schwartz & Partners**

PR NEWSWIRE

June 03, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 273

... easy. The company also provides innovative internet-based technology solutions for the residential real estate, **home** building and banking industries.

**13/3,K/26 (Item 26 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

05362536 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**AMERICAN ASSET MANAGEMENT CORPORATION Announces Expansion of Internet Presence**

BUSINESS WIRE

May 18, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 559

... for mortgage approval. The Company recently completed the test marketing of an additional web site **home** page which was added to a site belonging to a national provider of consumer loan...

13/3,K/27 (Item 27 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

05302029 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**AmeriStar Network, Inc. Acquires Mortgage Internet Technologies, Inc.**  
BUSINESS WIRE  
May 13, 1999  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 497

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Mortgage Internet Technology services are distributed through multiple web sites owned and operated by Mortgage **Internet** Technologies, Inc. following **web** sites:

http:// **www** .vlender.com is the home site for **Mortgage Internet** Technologies, Inc. This site facilitates the **marketing** and setup of the Virtual Lender(TM) system, custom **web** services and mortgage industry **online** services.

http://www.mortgagelocator.com is a **consumer** based directory of mortgage brokers currently being re-designed to facilitate consumer credit based loan...

13/3,K/28 (Item 28 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

05283386 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Indymac's 'Loanworks.com' Provides Free 5-Minute On-line Approval and Rate Lock for Loans Up to \$1.5M; True Point-of-Sale Mortgage Lending Internet Site**  
BUSINESS WIRE  
May 12, 1999  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1421

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... its Internet site at loanworks.com, its relationships with other Internet sites such as America **Online** Inc., QuickenMortgage(tm), Owners.com(tm) and Microsoft HomeAdvisor(tm) and other direct-to- **consumer marketing** methods.

LoanWorks is an affiliate of IndyMac **Mortgage** Holdings, Inc. With \$5 billion in assets and nearly \$900 million in capital, IndyMac is...

... the nation's leading mortgage lenders, primarily originating or acquiring prime, non-conforming and jumbo **home** loans.

Through its other affiliates, IndyMac offers a variety of lending programs for mortgage brokers...

13/3,K/29 (Item 29 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

05181034

**National news**

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (AUSTRALIAN PROPERTY NEWS) , p3

April 23, 1999

JOURNAL CODE: WAPN LANGUAGE: English RECORD TYPE: ABSTRACT  
WORD COUNT: 116

...could merge with Mirvac Property Trust and Capital Trust, resulting with assets over \$A2bn and **market** capitalisation of \$A1.7bn. **Mortgagor**, Liberty Financial, has set up LoanNET at **www .loannet.com.au**. It enables **users** to get instant information about loan approvals. Melbourne-based retail performance company, GAPbuster Systems, has...

**13/3,K/30 (Item 30 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

05129231 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Small Buffalo, N.Y., Property Records Firm Takes Aim at Internet**

Chet Bridger

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (BUFFALO NEWS - NEW YORK)

March 24, 1999

JOURNAL CODE: KBUF LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 635

... in upstate New York wants to become one of the nation's leading providers of **Internet** -based **property** records.

Real-info Inc., has gained about 500 **subscribers**, primarily **mortgage** lenders and appraisers, and is now target **marketing** a new product to the state's 33,500 realtors.

**13/3,K/31 (Item 31 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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05125412 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**LION Hires Ritchie Campbell as its Chief Operating Officer**

PR NEWSWIRE

April 28, 1999

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 952

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... to provide better service to their customers (who want to borrow money to buy a **house**, or who may want to buy commercial **property**), it also results in greater demand for loans by lenders who list their programs on...

**13/3,K/32 (Item 32 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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05059702 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Internet Opens Doors for North Carolina Real Estate Agents**

Tim Jones

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (HERALD-SUN, DURHAM, N.C.)

August 01, 1998

JOURNAL CODE: KHSD LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1422

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... deals this year from people getting on-line and finding our listings."

And prospective home **buyers** are turning to the **Internet** for information on all aspects of the real estate **market**, not just **mortgages**. With **on - line** real estate services beginning to dot the **Internet**, **consumers** can now gather information from a bevy of Web sites.

One of the first on...

13/3,K/33 (Item 33 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
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05022697 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Recom Managed Systems Inc. Signs First Letter of Intent to Acquire Valley  
Networking; First Acquisition for Spin-Off Company**

BUSINESS WIRE

April 20, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 800

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... BB:CZBN), Comstock Mortgage, Dunmore Homes, Viking Construction, Hallmark Suites, Lyon & Associates Realtors and Young **Mortgage**.

"Valley **Networking**'s **customers** are the precise target **market** for Recom's high-end desktop and **networking** support services and expert consulting," said Jack Epperson, president and chief executive officer of Recom...

13/3,K/34 (Item 34 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
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04714302 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Forrester: On-Line Lending is Primed to Take Off**

BUSINESS WIRE

March 22, 1999

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 679

... sourced credit card lines will approach \$22 billion. Other credit products, such as auto financing, **home** equity loans, and student loans, will benefit from the emergence of on-line lending but...

13/3,K/35 (Item 35 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

04561893

**BNP launches telesurveillance offer with mortgages (La BNP lance une offre  
de telesurveillance associe a ses credits immobiliers)**

L'AGEFI - L'AGENCE ECONOMIQUE ET FINANCIERE, p27

March 03, 1999

JOURNAL CODE: WLAG LANGUAGE: French RECORD TYPE: ABSTRACT



WORD COUNT: 90

... 24. The subsidiary will enable the BNP to diversify its products while re-establishing its **marketing network**. The idea is to propose **mortgages** to **clients** to buy **houses**, while offering **house** assurance with its subsidiary (with AXA), NatioAssurances as well as its telesurveillance offer.

**13/3,K/36 (Item 36 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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04173244

**Argentaria boosts its mortgage business with a new division (Argentaria potencia su negocio hipotecario con una nueva division)**

SECTION TITLE: Main

EXPANSION, p23

January 20, 1999

JOURNAL CODE: FEXP LANGUAGE: Spanish RECORD TYPE: ABSTRACT

WORD COUNT: 133

... 000 billion. The new department will develop specific products to cover the needs of private **customers**, which will be sold throughout the group's branch **network**. According to the bank, the **mortgage market** is a strategic area for Argentaria, which a **market** leader for state-subsidised housing, having granted loans worth 673.15 million, Pta 112 billion.

**13/3,K/37 (Item 37 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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04135161 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Low Interest Rates Prompt Homeowners to Refinance Mortgages**

Edmund Sanders

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ORANGE COUNTY (CALIF.) REGISTER  
)

January 21, 1999

JOURNAL CODE: KTOC LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1736

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... com -- rate searches, pre-approvals, comparison of current loan to what's available on the **market**.

**www .bankrate.com** -- rates for **lmortgages**, credit cards, car loans and **home** equity loans, articles and tips on refinancing, **online** loan shopping.

**www. consumerworld .org** -- links to more mortgage, credit and financial Web sites than you'll know what...

**13/3,K/38 (Item 38 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

03861089 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Internet Becomes New Medium for Loans**

Psyche Pascual  
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (CONTRA COSTA TIMES, CALIF)  
December 25, 1998  
JOURNAL CODE: KCCT LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 1808

... s cramp from signing all those papers. But the fact that getting a home loan **online** is neither quick nor easy has not checked the astronomical growth of companies that **market mortgages** through **Web** sites. **Consumers** are becoming increasingly aware they can save hundreds of dollars in fees simply by going...

... San Francisco-based HomeShark to help Carol Durgin find a \$124,000 loan for her **home** in Colorado. But it was worth it: All she paid was \$600 in closing costs...

...will do more than \$1 billion in loans this year, he said. Shopping for a **home** loan has flourished on the Internet for much the same reasons as online stock trading...

... Punishill said, online mortgages are likely to continue growing. Today, consumers have three choices in **home** loan shopping on the Internet. They can go to so-called mortgage matchmakers like QuickenMortgage...

... a number of lenders. Consumers can also go directly to lenders with Web sites. Countrywide **Homes** Loans Inc. is among the nation's largest traditional mortgage companies to create a Web site that can process **home** loans. Its loans are also available through QuickenMortgage, a division of Mountain View-based Intuit...

...Alliance Mortgage in Emeryville reduce fees by cutting out the middlemen at banks and brokerage **houses**. "It's about taking costs out of the system," said Chris Larsen, founder and chief... bankruptcy or other problems. QuickenMortgage recently signed a deal with four new lenders who target **home** buyers with financial problems. "What's been easiest to move onto the Web are people...

... a traditional mortgage broker charges \$2,000 to find a loan for a \$200,000 **house**, for example, the online mortgage companies would charge about \$1,000. Even some discount brokers...

...40, went through weeks of counteroffers from Norwest Bank, the lender of his Pueblo, Colo., **home**, before getting essentially the same offer to refinance, and better service, from Interloan.com in...

13/3,K/39 (Item 39 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
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03842736 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Banks See a 16,000-Branch Rival As State Farm Gets Thrift Charter**  
DAVID HARRISON  
AMERICAN BANKER, v163, p1  
November 13, 1998  
JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 843

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and casualty insurer, with 66.2 million policies outstanding-plans

to offer the gamut of **consumer** deposit and loan products, from money **market** accounts and certificates of deposit to auto loans and **mortgages**

State Farm Financial Services, the newly chartered thrift, plans to **market** these products through the insurer's **network** of 16,000 sales offices, which would become the functional equivalent of banking branch offices...

13/3,K/40 (Item 40 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
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03651962 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**First Mortgage Network and Inpho, Inc. Strike Marketing Alliance**

BUSINESS WIRE

December 04, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 973

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... alliance to provide consumers with access to all the information needed to make an informed **home** buying decision. As part of the agreement, FMN's consumer lending division (known as American Finance & Investment's loanshop.com) will exclusively market **home** loans to consumers of INPHO's **Home** Price Check service which is promoted on Yahoo! Real Estate (<http://realestate.yahoo.com/realestate/homevalues/>). Additionally, FMN will offer INPHO's **Home** Price Check data to its customers that co-brand and private label their Web sites...

13/3,K/41 (Item 41 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
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03106080

**First Mortgage Network Expands Executive Team; Gene Devine to Establish Subprime Lending Program; Ron Taylor to Lead E-commerce Consumer Direct Technology Development**

BUSINESS WIRE

October 14, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 580

... to reducing the cost of mortgage origination and funding for its clients by supplying realtors, **home** builders and financial institutions with point-of-sale and Internet technology, business management, loan processing...

13/3,K/42 (Item 42 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

03103113 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**PC Brokerage Unit at DLJ Offers Mortgages On-Line**

SECTION TITLE: Technology

TAMI LUHBY

AMERICAN BANKER , v163, p15

October 14, 1998

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 497

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... DLJdirect plans to market the service to its 500,000 customers through advertisements on its **home** page, monthly mailings to investors, and notices in its newsletter, said Denise Benou Stires, DLJdirect...

**13/3,K/43 (Item 43 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02961791

**Lenders Line Up on www.LoanLeads.com After LoanHound Launch Success**

BUSINESS WIRE

September 29, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 506

... one-stop comparison shopping solution to borrowers who seek the convenience of shopping for a **home** loan from the comfort of their **home** or office without unwanted solicitations. "We have been able to provide a win-win option...

**13/3,K/44 (Item 44 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02956667

**Dealing with your broker**

Vita Palestrant

ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (SYDNEY MORNING HERALD) , p96.

September 26, 1998

JOURNAL CODE: WSMH LANGUAGE: English RECORD TYPE: ABSTRACT  
WORD COUNT: 159

... become more complicated and there are more innovations in home lending, which can leave the **consumer** overwhelmed or confused. **Mortgage Choice**, a **market** leader operating through a franchise **network** with 20 **members** , said borrower's requests can be matched with the most suitable product through the member...

**13/3,K/45 (Item 45 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter  
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02944140 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Online Mortgage Firm Opens Dublin, Calif., Office**

Psyche Pascual

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (CONTRA COSTA TIMES, CALIF)

September 28, 1998

JOURNAL CODE: KCCT LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 493

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... based Fluential Systems Inc. two weeks ago launched a test version of Loanhound.com, a **Web** site designed to help **mortgage** lenders **market** **home** loans to **consumers** and **consumers** find the cheapest **home** loan on the **Internet**. The company now has 10 workers but hopes to triple its staff next year, said...

13/3,K/46 (Item 46 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02891229

**Cybercitizen Finance Study Identifies New Markets for Consumer Lending, Credit Cards**

PR NEWSWIRE

September 22, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 519

... for consumers to comparison shop for financial services. "39% of Cybercitizens that have purchased a **home** in the past 12 months used the Internet to compare rates," said Mark Esiri. "Financial..."

13/3,K/47 (Item 47 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02878207

**NCR and Net.B@nk - Charting a New Course in Internet Banking**

PR NEWSWIRE

September 21, 1998

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 872

...the WWW at <http://www.edify.com>. About Net.B@nk Net.B@nk, a **Member**, FDIC, has quickly become the world's leading provider of **online consumer** retail banking and financial services, offering checking, money **market** accounts, brokerage, **mortgage** services, **home** equity and certificates of deposits with exceptional interest rates. For more information, visit the Web...

13/3,K/48 (Item 48 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02577078 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**HomeShark Unveils National Affiliate Program; Leading Online Discount Mortgage and Real Estate Listings Site Announces New Distribution Program and First 40 Partners**

BUSINESS WIRE

August 19, 1998

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 578

... 40 affiliate partners, totaling 60 Web sites, to distribute HomeShark products and services across the **Web**.

HomeShark affiliate sites benefit from the program by providing their

users access to discounted **mortgages** and more than one million **home** listings, while earning **marketing** fees for referring **customers**. Illustrating the diversity of HomeShark's partnerships, initial affiliates include a wide range of Web...

13/3,K/49 (Item 49 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02447646 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Corporate Profile for AmeriNet Financial Systems, Inc., dated Aug. 7, 1998**

BUSINESS WIRE

August 07, 1998 10:25

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 311

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... network contains real estate brokers from all major franchises and many large independents. Our products **network** offers **home** warranty and inspections, **home** security systems, moving services and a bi-weekly **mortgage** system.

Programs are **marketed** to our **clients** and their **members** under our **Consumer** Advantage Real Estate Services (CARES(TM)) program. These clients have a combined membership/participation of over 25 million **households**.

AmeriNet is a NASD stock trading by appointment under the symbol ANFS. The AmeriNet web...

13/3,K/50 (Item 50 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02415259 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Dime Savings Bank of New York, FSB Opens Fully Automated "DimeXpress" Near Times Square**

BUSINESS WIRE

August 04, 1998 13:37

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 352

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and through the over 200 offices of its North American Mortgage Company subsidiary, Dime provides **consumer** financial services and **mortgage** banking services in selected **markets** in 37 states throughout the United States.

Please visit Dime's **home** page on the **Internet** : [www.dime.com](http://www.dime.com)

CONTACT: Dime Savings Bank

Amy Radin, 212/326-6965

or

Gavin Anderson...

13/3,K/51 (Item 51 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

02284595 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**NY REALTY.COM and IPI Launch NY FINANCE.COM Only Website with Over 100  
Mortgage Lender Alliances**  
PR NEWSWIRE  
July 22, 1998 10:59  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 630

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for mortgage information," said Daniel Levy, president of NY REALTY.COM. "NY FINANCE.COM provides **users** with immediate access to comprehensive mortgage information via the **Internet**."

"IPI and NY REALTY.COM have extensive knowledge of New York's complicated and unique **mortgage market**," said Doug Naidus, President of IPI. "Unlike the generic national players, NY FINANCE.COM is..."

**13/3,K/52 (Item 52 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

01978568 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Dime Savings Bank of New York Opens Unique Financial Center in Palisades  
Center Mall; State-Of-The-Art Branch Is A Model For The Future**  
BUSINESS WIRE  
June 19, 1998 12:57  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 521

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and through the over 200 offices of its North American Mortgage Company subsidiary, Dime provides **consumer** financial services and **mortgage** banking services in selected **markets** in 37 states throughout the United States.

Please visit Dime's **home** page on the **Internet** : [www.dime.com](http://www.dime.com)

CONTACT: David J. Totaro

Dime

212-326-6965

or

David Neibart

Gavin...

**13/3,K/53 (Item 53 from file: 20)**  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2003 The Dialog Corp. All rts. reserv.

01965808 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Dime Savings Bank of New York is Named the Official Bank of the 1998  
Goodwill Games**  
BUSINESS WIRE  
June 18, 1998 13:7  
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 738

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and through the over 200 offices of its North American Mortgage

Company subsidiary, Dime provides **consumer** financial services and **mortgage** banking services in selected **markets** in 37 states throughout the United States.

Please visit Dime's **home** page on the **Internet** : [www.dime.com](http://www.dime.com)

CONTACT: David J. Totaro, (Dime)

212-326-6965

or

Michael Lewellen, (Goodwill...

**13/3,K/54 (Item 54 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

01927432 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**E-Loan Adds Second Mortgages to its Suite of Lending Services**

BUSINESS WIRE

June 15, 1998 8:22

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 506

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... is an online mortgage marketplace where consumers can comparison shop and purchase the lowest-priced **home** loans from numerous mortgage providers. E-Loan saves borrowers as much as 80% on brokerage...

... the elimination of unnecessary transaction costs. From there, E-Loan continues to monitor the dynamic **mortgage market** for additional savings opportunities, helping **consumers** turn their **mortgage** into a working asset. E-Loan is the exclusive loan center provider to such **Internet** portal sites as Yahoo! and E-Trade. The company is headquartered in Palo Alto, CA...

**13/3,K/55 (Item 55 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

01355976 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Dime Bancorp Appoints Gene C. Brooks as Director of the Office of the Secretary and Senior Legal Advisor**

BUSINESS WIRE

April 10, 1998 8:46

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 288

... and through the over 200 offices of its North American Mortgage Company subsidiary, Dime provides **consumer** financial services and **mortgage** banking services in selected **markets** in 37 states throughout the United States. Please visit Dime's **home** page on the **Internet** : [www.dime.com](http://www.dime.com)

CONTACT: David J. Totaro (The Dime)

**13/3,K/56 (Item 56 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

01355962 (USE FORMAT 7 OR 9 FOR FULLTEXT)



**Dime Bancorp Appoints James E. Kelly as General Counsel**

BUSINESS WIRE

April 10, 1998 8:44

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 296

... and through the over 200 offices of its North American Mortgage Company subsidiary, Dime provides **consumer** financial services and **mortgage** banking services in selected **markets** in 37 states throughout the United States.

Please visit Dime's **home** page on the **Internet** : [www.dime.com](http://www.dime.com)

**13/3,K/57 (Item 57 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

01263679 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Infoseek Has It All in One Smart Real Estate Channel**

PR NEWSWIRE

March 30, 1998 6:48

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 520

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 30 /PRNewswire/ -- Infoseek Corporation (Nasdaq: SEEK) has refined its Real Estate Channel by adding a "**mortgage** finder" service from GetSmart.com, the leading credit **marketplace** on the **Internet**. Potential home buyers and those seeking to re-finance or make improvements to their **homes** can now visit one convenient location on Infoseek's Real Estate Channel **home** page for objective, up-to-the-minute information.

GetSmart helps home buyers calculate how much...

**13/3,K/58 (Item 58 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2003 The Dialog Corp. All rts. reserv.

01224085 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Dime Savings Bank Of New York, FSB, Receives Fourth Consecutive "Outstanding" CRA Rating**

BUSINESS WIRE

March 24, 1998 10:39

JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 432

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and through the over 200 offices of its North American Mortgage Company subsidiary, Dime provides **consumer** financial services and **mortgage** banking services in selected **markets** in 37 states throughout the United States. Please visit Dime's **home** page on the **Internet** : [www.dime.com](http://www.dime.com)

CONTACT: The Dime, New York

David J. Totaro, 212/326-6965

or...

**13/3,K/59 (Item 1 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0007022190 BODBUAKAEZFT

**Property: Estate agents - if they didn't laugh, they'd cry / The collapse of the residential market has led to hard times for even the biggest players**

JUDI BEVAN

Financial Times, P XXI

Saturday, February 20, 1993

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,267

...paying what have proved to be exorbitant prices. The idea was to use the retail **network** of estate agents to **market** other financial services - mainly **mortgages** and insurance - to the **house - buyer** .

By late 1989, it had become clear that the numbers did not stack up. The...

**13/3,K/60 (Item 2 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0005508684 BOAELAMAE7FT

**UK Company News: Streamlining to target a more competitive market - Why TSB decided to sell its unit-linked life company**

PATRICK COCKBURN

Financial Times, P 8

Saturday, May 12, 1990

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 625

...poor productivity when selling insurance products, well below those of commission orientated salesmen visiting the **customer 's home** . This limits the effectiveness of some distribution **networks** , such as building societies and estate agencies, to sell life products other than **mortgage** endowments.

According to Mr Thorn, TSB sees the insurance **market** as polarising: 'The big getting bigger and the small losing market share.' If this is...

**13/3,K/61 (Item 3 from file: 476)**

DIALOG(R)File 476:Financial Times Fulltext  
(c) 2003 Financial Times Ltd. All rts. reserv.

0003037243 B06CDAXAD7FT

**Report on Building Societies (10): Advantage to lending opportunities / Wholesale funding**

MAGGIE URRY

Financial Times, Section U. ED, P XIV

Saturday, February 8, 1986

DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

Word Count: 1,144

...house buyers.

But there could be even greater changes to come. Some bankers except a **market** to grow up in the sale of **mortgages** . Building societies could

become originators and administrators of mortgages. Working through their branch **networks** they could find **house buyers**, lend to them (and provide them with other financial services), and collect mortgage payments, but...

...mortgages, probably in quite large packages, they could raise further funds to provide yet more **home** loans. This has yet to happen in the UK, but it is a distinct possibility...

**13/3,K/62 (Item 1 from file: 610)**

DIALOG(R)File 610:Business Wire

(c) 2003 Business Wire. All rts. reserv.

00131523 19991102306B0488 (USE FORMAT 7 FOR FULLTEXT)

**Aames Financial Joins the LendingTree Network ; Aames Home Loan To Offer Consumers Mortgages and Equity Loans Through LendingTree's Online Loan Marketplace**

Business Wire

Tuesday, November 2, 1999 16:25 EST

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 723

**Aames Financial Joins the LendingTree Network ; Aames Home Loan To Offer Consumers Mortgages and Equity Loans Through LendingTree's Online Loan Marketplace**

**13/3,K/63 (Item 2 from file: 610)**

DIALOG(R)File 610:Business Wire

(c) 2003 Business Wire. All rts. reserv.

00052710 19990601152B1413 (USE FORMAT 7 FOR FULLTEXT)

**Republic Bank Opens Internet Banking Center at [www.republicbank.com](http://www.republicbank.com)**

Business Wire

Tuesday, June 1, 1999 13:39 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 535

TEXT:

...days a week, 365

days a year. Republic offers checking, savings, certificates of deposit, money **market** accounts, **consumer** loans, **home** equity lines of credit and **mortgage** products **online**. **Online** bill payment will also be available. Republic Bank has contracted with nFront, an Atlanta, Georgia...

**13/3,K/64 (Item 1 from file: 613)**

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00204882 19991029NYF014 (USE FORMAT 7 FOR FULLTEXT)

**Mortgage.com Third-Quarter Revenue up 28%; Purchase Money Loans Account for 80% of Revenue**

PR Newswire

Friday, October 29, 1999 06:00 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,476

...a full-year commitment. Mortgage.com uses warehouse lines of credit to fund mortgages for **consumers** temporarily until it sells those **mortgages** in the secondary **market** .

During the first ten months of 1999, **Mortgage** .com announced a number of acquisitions and alliances to generate mortgages by driving the **Internet** -based technology right to the point of **home** sales, including:

-- Entered into an agreement with Prudential Real Estate Affiliates, Inc., and Chase Manhattan...

13/3,K/65 (Item 2 from file: 613)  
DIALOG(R) File 613:PR Newswire  
(c) 2003 PR Newswire Association Inc. All rts. reserv.

00195151 19991012NYTU045 (USE FORMAT 7 FOR FULLTEXT)  
**Mortgage.com, LendingTree Expand On-Line Relationship**  
PR Newswire  
Tuesday, October 12, 1999 08:57 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 788

TEXT:

...online mortgage banking capabilities enable lenders to respond quickly and effectively with loan offers to **consumers** who are shopping for **mortgage** loans **online** . LendingTree is an **online** loan **marketplace** that connects **consumers** to a **Network** of lenders who compete for their business for a variety of loan types including **home** mortgages, **home** equity, automobile financing, personal and debt consolidation and credit cards. According to the points of...

...definitive agreement, Mortgage.com will have the opportunity to provide lenders that participate in the **home** loan area of LendingTree's **online** loan **marketplace** with its comprehensive array of **Internet** **mortgage** solutions, including automated underwriting technology, back office processing resources and **consumer** Teleweb call-centers. Mortgage.com will also continue to fund loans to consumers and sell...

...a welcome addition to the company's current position as a lender on the LendingTree **online** loan **marketplace** ."

About **Mortgage** .com  
Founded in 1994 and based in Plantation, Florida, Mortgage.com

(formerly  
First Mortgage **Network** ) is a pioneer in on line mortgage banking and  
**consumer**  
direct mortgage lending. As both a technology provider and mortgage  
provider,  
Mortgage.com is responsible...

...Mortgage.com is dedicated to reducing the  
cost of mortgage origination and funding by supplying **home** builders,  
Realtors(R) and financial institutions with point-of-sale and Internet  
technology, business management...

...including Intuit, GE Capital Mortgage  
Services, Fleet, First Union, Net.B@nk, Prudential, Cendant, Arvida **Home**  
Builders, Superior Bank and Fannie Mae. Mortgage.com is publicly traded on  
the NASDAQ system...

**13/3,K/66 (Item 3 from file: 613)**

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00191554 19991010SFSU004 (USE FORMAT 7 FOR FULLTEXT)

**Fair, Isaac Teams With Mortgage Information Corporation to Offer Portfolio  
Defense Solutions**

PR Newswire

Sunday, October 10, 1999 08:30 EDT

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 523

...Fair, Isaac. "These  
scoring models will be part of Fair, Isaac's total solution for **mortgage**  
portfolio defense, which includes decision support, **customer marketing**  
data  
marts, automated campaign management and strategy consulting."  
( [www .fairisaac.com/mortgage](http://www.fairisaac.com/mortgage))

To build the sophisticated scoring system, Fair, Isaac analysts are  
working with...

...analysts are evaluating national and regional economic, demographic and  
interest rate data, as well as **home** value and borrower equity data from  
Mortgage Risk Assessment Corporation ([www.mortgagerisk.com](http://www.mortgagerisk.com)). Mortgage Risk  
Assessment Corporation maintains mortgage and sales history on more than  
50 million **properties** -- the largest residential **property** database in  
the  
country.

Fair, Isaac (Booth # 2120) helps companies make faster, more profitable  
decisions...

**13/3,K/67 (Item 4 from file: 613)**

DIALOG(R)File 613:PR Newswire

(c) 2003 PR Newswire Association Inc. All rts. reserv.

00131102 19990624NYTH101 (USE FORMAT 7 FOR FULLTEXT)

**FiNet.com Announces Fiscal 1999 Year End Results, \$20 Million in New  
Capital Commitment, and Letter of Intent for Strategic Acquisition**

PR Newswire

Thursday, June 24, 1999 16:03 EDT  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 1,709

...originations are  
for refinancings, we have been focused on developing co-branded  
and  
private label **marketing** relationships oriented to the **home**  
purchase **market** .

\* A new **mortgage** auction process has been implemented, where our  
Interloan.com mortgage professionals electronically submit **on -**  
**line**  
**consumer** loan applications to a nationwide auction for bids  
from  
approximately 18 lenders.

\* Recent estimates state...

13/3,K/68 (Item 1 from file: 624)  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

01002737

GOING, GOING, GONE: Online haggling is the hottest thing happening in  
**E-commerce**

Business Week April 12, 1999; Pg 30; Number 3624  
Journal Code: BW ISSN: 0007-7135  
Section Heading: News: Analysis & Commentary  
Word Count: 1,336 \*Full text available in Formats 5, 7 and 9\*

BYLINE:

By Robert D. Hof in San Mateo, with Heather Green in New York and Paul  
Judge in Boston

March Madness? Auction Fever Sweeps the Web

-- PriceLine.com, where airline tickets and hotel rooms are auctioned,  
went public on Mar. 30, rocketing 57 to close at 70

-- Amazon.com began offering auctions on Mar. 30 to its 8 million  
customers

-- eBay forged a \$75 million deal with America Online on Mar. 25 to  
promote its eBay auctions on AOL

-- Catalogue retailer Sharper Image began offering online auctions of new  
and excess merchandise on Mar. 1

-- Computer E-tailer Cyberian Outpost launched a site on Mar. 16

TEXT:

... faster--from \$8.7 billion last year to \$52.6 billion in 2002, says  
Forrester.

**HOME** LOANS, TOO. At the same time, suppliers are using auctions to bid  
for **buyers** . At IMX **Mortgage** Exchange, an **online home-loan market** ,  
brokers post homebuyers' requests for loans and lenders bid on them. One  
broker says the...

13/3,K/69 (Item 2 from file: 624)  
DIALOG(R)File 624:McGraw-Hill Publications  
(c) 2003 McGraw-Hill Co. Inc. All rts. reserv.

00948043

**MICROSOFT GOES INTO VIRTUAL REALTY**

Business Week July 20, 1998; Pg 44; Number 3587

Journal Code: BW ISSN: 0007-7135

Section Heading: In Business This Week

Word Count: 99 \*Full text available in Formats 5, 7 and 9\*

BYLINE:

EDITED BY KELLEY HOLLAND

TEXT:

WHERE DO YOU WANT TO GO TODAY? **House** -hunting? Microsoft, which is already into online travel, automobile sales, and local entertainment listings, is ...

... Web. The site, homeadvisor.com, will include real estate listings and maps, and will let **consumers** apply for mortgages. Other sites already provide real estate and **mortgage** services. But with the **market** for **online mortgage** sales expected to reach \$25.6 billion by 2001, according to Forrester Research, there is...

13/3,K/70 (Item 1 from file: 634)

DIALOG(R)File 634:San Jose Mercury

(c) 2003 San Jose Mercury News. All rts. reserv.

10107124

**ONLINE LOANS WON'T SAVE TIME, COULD SAVE MONEY**

San Jose Mercury News (SJ) - Saturday, April 17, 1999

By: PSYCHE PASCUAL, Knight Ridder News Service

Edition: Morning Final Section: Real Estate Page: 1F

Word Count: 1,044

... get writer's cramp from signing all those papers. But the fact that getting a **home loan online** is neither quick nor easy has not checked the astronomical growth of companies that **market mortgages** through **Web** sites. **Consumers** are becoming increasingly aware they can save hundreds of dollars in fees simply by going...

13/3,K/71 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0802489 BW1213

**DIME BANCORP: Dime Bancorp Declares Cash Dividend**

January 30, 1998

Byline: Business Editors

...greater New York metropolitan area. Dime, through its North American Mortgage Company subsidiary, also provides **mortgage** banking and **consumer** financial services in selected **markets** throughout the United States.

Please visit Dime's **home** page on the **Internet** : **www .dime.com**

CONTACT: Dime  
Franklin L. Wright  
(212) 326-6170  
KEYWORD: NEW YORK  
INDUSTRY KEYWORD...

13/3,K/72 (Item 2 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0744846 BW1318

**DIME BANCORP: Dime Bancorp "Pride Shares" Employee Stock Options Vest**

September 11, 1997

Byline: Business Editors

...businesses  
through 90 branches located throughout the greater New York  
metropolitan area. Dime also provides **mortgage** banking and **consumer**  
financial services in selected **markets** throughout the United States.

Please visit Dime's **home** page on the **Internet**: [www .dime.com](http://www.dime.com)

CONTACT: Dime Bancorp, New York  
David Totaro, 212/326-6965  
or  
Gavin Anderson...

13/3,K/73 (Item 3 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0725276 BW1036

**MORTGAGE MARKET: Mortgage Market Launches New "City Guide" at NAA  
Connections**

July 18, 1997

Byline: Business Editors

...The Birmingham News, Ala.  
([www.interest.com/birmnews](http://www.interest.com/birmnews)) and The Las Vegas Review Journal, Nev.  
( [www .interest.com/lvrj](http://www.interest.com/lvrj)).

Being a chief provider of **mortgage** information, **Mortgage Market**  
utilizes the **Internet** as a mass communications vehicle.  
Understanding **home buyers** ' need for an assisted **mortgage** information  
service, **Mortgage Market** strives in delivering this information.  
With the increasing amounts of lenders and new programs being...

13/3,K/74 (Item 4 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.



0713959 BW0090

**INMAN NEWS FEATURES:** Do you really want to apply for a home loan in your underwear?

June 16, 1997

Byline: Business Editors

...best rate and terms.

The latest trend in the mortgage business is a multi-lender **Internet** service offering **consumers** **home** loans. **Mortgage** giant Countrywide is using the **Internet** to **market** to **consumers** and reports closing up to 80 loans a month.

Inman News Features, the world's...

13/3,K/75 (Item 5 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0705654 BW1353

**ENVIRONMENTAL RISK:** Environmental Property Hazard Publishing Company  
Purchases Flood Determination and Insurance Company

May 21, 1997

Byline: Business Editors & Environmental Writers

...see the acquisition of NRC as an important step for ERIIS in entering the residential **mortgage** lending **market** . Our intent is to continue to add **property** information services to our ERIISnet **on - line** system, which currently services more than 2,100 desktop **users** nationwide. We now deliver environmental **property** reports in an average of 32 seconds per property."

ERIISnet is a nationwide on-line...

13/3,K/76 (Item 6 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0670373 BW0027

**MYERS INTERNET ICAT:** Electronic Commerce Solutions Extend Marketing Reach  
For Mortgage Companies, Banks and Credit Unions

February 10, 1997

Byline: Business Editors & Technology Writers

...directory (<http://www.pro-net.com>), a national clearinghouse for mortgage information; Equity-Net (<http://www.equity-net.com>) for mortgage and **home** equity loan prospects; the Imperfect Credit **Mortgage** Directory (<http://www.imperfectcredit.com>) to **market** products and services to **individuals** with less than optimal (B, C and D) credit ratings; and free web site development...

13/3,K/77 (Item 7 from file: 810)  
DIALOG(R)File 810:Business Wire  
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0636009 BW1182

**MARKETPLACE:** MarketPlace appoints Gregory Kee as V.P. of business development and Roberta G. Sydney as V.P. of Internet marketing

October 22, 1996

Byline: Business Editors

...years experience in business development and marketing, Sydney was most recently senior vice president and **marketing** manager for **consumer** lending and **mortgage** products at BayBank. While in this position, she managed the development of BayBank's **Website** devoted to mortgage and **home** equity products. Sydney received an M.S. in real estate development from MIT, an M...

13/3,K/78 (Item 8 from file: 810)  
DIALOG(R)File 810:Business Wire  
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0277518 BW063

**PACIFIC BELL TELEOS:** Pacific Bell and Teleos announce joint-marketing agreement

May 5, 1992

Byline: Business Editors

...allows an agent and his client to conclude virtually all aspects of home buying from **house** hunting to shopping for a **mortgage** from a computer screen. Teleos Communications, Inc. develops, manufactures and **markets** a range of **customer** premises **network** access products. The company's **Network** Adapter Division focuses on application solutions based upon its ISDN terminal adapter products. Pacific Bell...

13/3,K/79 (Item 9 from file: 810)  
DIALOG(R)File 810:Business Wire  
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0038316 BW122

**COLDWELL BANKER:** Coldwell Banker reports 2,000 attend their residential affiliates sales conference

February 9, 1987

Byline: Business Editors

...largest full-

service real estate company, celebrated its 80th anniversary in 1986. It is a **member** of the Sears Financial **Network** . The residential group supplies a complete range of real estate services, including brokerage, relocation, **mortgage** , title, escrow and new **homes marketing** .

Through his commercial group, Coldwell Banker provides an array of services to the business, industrial...

13/3,K/80 (Item 10 from file: 810)  
DIALOG(R)File 810:Business Wire  
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0036138 BW031

**COLDWELL BANKER: Coldwell Banker Residential Real Estate signs 900th affiliate**

January 21, 1987

Byline: Business Editors

...Charlotte.

Coldwell Banker Real Estate Group celebrated its 80th anniversary in 1986, and is a **member** of the Sears Financial **Network** .

The residential group supplies a complete range of real estate services, including brokerage, relocation, **mortgage** title escrow and new **homes marketing** .

Through its Commercial Group, Coldwell Banker provides an array of services to the business, industrial...

13/3,K/81 (Item 11 from file: 810)  
DIALOG(R)File 810:Business Wire  
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0000245 BW034

**COLDWELL BANKER: Residential Mortgage Services announces plans to expand services, offices and sales nationwide**

January 2, 1986

Byline: Business Edirs

...400 residential offices nationwide and supplies a complete range of real estate services, including relocation, **mortgage** , title, escrow and new **homes marketing** . Coldwell Banker is a **member** of the Sears Financial **Network** .

CONTACT: Coldwell Banker, Irvine  
Sherry Twamley, 714/261-5500, exts. 3173, 3174

13/3,K/82 (Item 1 from file: 813)  
DIALOG(R)File 813:PR Newswire  
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1293323 SFTU001F  
E-Loan and WorldPoint Select Niehaus Ryan Wong as Strategic Public

**Relations Counsel**

DATE: June 16, 1998

15:00 EDT

WORD COUNT: 658

...to focus the industry spotlight on this revolutionary solution."

**About E-Loan**

E-Loan ( [http:// www .eloan.com](http://www.eloan.com) ) is an **online mortgage marketplace** where **consumers** can comparison shop and purchase the lowest-priced **home** loans from numerous mortgage providers. E-Loan reduces consumers' closing costs by as much as...

... through the elimination of unnecessary overhead. From there, E-Loan continues to monitor the dynamic **mortgage market** for additional savings opportunities, helping **consumers** turn their **mortgage** into a working asset. E-Loan is the exclusive loan center provider to such **Internet** portal sites as Yahoo!, E-Trade and Motley Fool, and its investment partners include Benchmark...

13/3,K/83 (Item 2 from file: 813)

DIALOG(R)File 813:PR Newswire

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1262229

SFTU059

**GetSmart.com and CBS MarketWatch.com Offer Consumers Instant Access To Mortgage Information**

DATE: April 21, 1998

13:01 EDT

WORD COUNT: 494

... tools they need to make smart investments - from trading on Wall Street to buying a **home** on Main Street. CBS MarketWatch is an equal partner joint venture between CBS (NYSE: CBS) and Data Broadcasting Corporation (Nasdaq: DBCC). GetSmart.com, the leading **online mortgage** and loan **marketplace**, and CBS **MarketWatch** will provide visitors with reliable **home** loan information.

Potential **home buyers** and those seeking to re-finance or make improvements to their **homes** can now rely on CBS MarketWatch for objective, up-to-the-minute information. Powered by GetSmart, the site helps **home** buyers calculate how much **home** they can afford, select the loan features most important to them, find the lender that...

... the pre-qualification process, all within minutes. Those interested in re-financing and improving their **homes** can click their way through a similar, efficient process to gain access to information about...

... to help them make the next step," said Larry Kramer, President and CEO of CBS **MarketWatch**. "GetSmart gives our site- **users** the most complete **mortgage** information on the **Internet**."

"GetSmart.com is pleased to partner with CBS **MarketWatch** to offer their **customers** decision making tools for **mortgages**, debt-consolidation, credit cards and other personal finance needs," said Bill Fisher, founder and CEO...

13/3,K/84 (Item 3 from file: 813)

DIALOG(R)File 813:PR Newswire

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1179551 LATU053  
**Intuit Launches QuickenMortgage On The Internet**

DATE: November 4, 1997 09:00 EST WORD COUNT: 1,036

...Rates?" displays the current average rates available  
for different types of loans in each state.

**Consumers** can also use QuickenMortgage to get real estate and  
**mortgage** news from independent services such as Inman News and **Mortgage**  
**Market** Information Services. Expert advice is also available as well as  
a comprehensive directory of **web** resources featuring the best **home** and  
mortgage web sites.

QuickenMortgage is free to all users and can be accessed from...

**13/3,K/85 (Item 4 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
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1163196 SFM034  
**GetSmart National Mortgage Marketplace Offers Fast, Objective Alternative  
to Traditional Banks and Mortgage Brokers**

DATE: October 6, 1997 12:08 EDT WORD COUNT: 554

...brokers.

Available via toll-free phone call at 800-GetSmart (438-7627) and  
through the **Internet** ([http:// www .getsmart.com](http://www.getsmart.com)), the new GetSmart  
**mortgage marketplace** gives **consumers** free and easy access to  
unbiased, comprehensive information based on their individual **home** -buying  
needs -- and offers detailed cost estimates for loans from leading lenders  
across the nation...

**13/3,K/86 (Item 5 from file: 813)**  
DIALOG(R)File 813:PR Newswire  
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1057610 DCMTU001  
**AMS Forms Healthcare Customer Retention Consulting Practice**

DATE: February 18, 1997 08:04 EST WORD COUNT: 1,167

...20%

Financial	Relationship Management	Provided unified view of
Services System all dealings with specific		corporate <b>customers</b> ;
due		increased profitability
		to cross-selling and
		improved risk management
<b>marketing</b>	<b>Web -based Mortgage Loan</b>	Extends bank's

home

Application System

presence to **customer 's**

or business computer;  
reduces application  
processing costs  
Reduced bad debt while

Consumer Lending Decision  
Support...

13/3,K/87 (Item 6 from file: 813)

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0984759

LATH030

**Countrywide Home Loans Uses Netscape Platform to Develop Extensive Internet  
and Intranet Solutions**

DATE: August 14, 1996

08:33 EDT

WORD COUNT: 891

...publicly accessible  
Internet site. When these applications come online as part of a World Wide  
**Web** service offered free from Countrywide, **consumers** will be able to  
calculate  
**home mortgage** rates based upon any number of **market** variables and  
product  
offerings. Countrywide also is working to integrate its **consumer Web**  
services  
with massive legacy databases that contain pertinent information on loan  
offerings, loan rates and...

13/3,K/88 (Item 7 from file: 813)

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0977008

NYTH126

**WICKES LUMBER WEB SITE FEATURES PLANNING, FORECASTING INFORMATION**

DATE: July 25, 1996

15:22 EDT

WORD COUNT: 402

...president, information systems. "It represents a  
valuable resource to help our professional builder and contractor  
**customers** succeed in a rapidly changing **marketplace**."

Contractors and their **customers** can access a **mortgage** calculator  
and/or a moving expense calculator through the "Financial **Network**" link  
offered from the Riverside Group. These worksheet-style estimating  
guides can help building professionals help their customers calculate  
costs associated with building, buying and moving to a **home** or  
commercial **property**.

Other useful tools include information about Wickes' building  
centers and plant locations, including addresses, directions...

13/3,K/89 (Item 8 from file: 813)

DIALOG(R)File 813:PR Newswire  
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0836927

CL015

**MGIC INVESTMENT CORPORATION CREATES HOME PAGE, GOES 'LIVE' ON THE WORLD WIDE WEB**

DATE: June 30, 1995 12:51 EDT WORD COUNT: 448

...investors greater access to information about MGIC, and we will soon add an array of **consumer** -focused materials to our **Web** site," said David Greco, vice president of marketing. "We hope to expand the **market** by helping prospective homebuyers understand how private **mortgage** insurance can increase their ability to afford homeownership."

MGIC Investment Corporation went "live" on the **Web** on June 15. From June 15 through June 25, **Web** **users** accessed MGIC's on-line files over 20,000 times through the Internet. In that 10-day span, seven other **Web** sites made "hot links" to MGIC's **Home** Page. A "hot link" allows **Web** users to visit another company's **Home** Page, instantly leaving the **Web** site they are currently visiting.

"More than 100 users have...

**13/3,K/90 (Item 9 from file: 813)**

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0815980

DC013

**FANNIE MAE GOES 'LIVE' ON THE INTERNET'S WORLD WIDE WEB; OFFERS INFORMATION TO LENDERS AND BORROWERS**

DATE: May 4, 1995 11:42 EDT WORD COUNT: 308

...the computer screen, which generates another optional window with more available information.

Fannie Mae's **Home** Page, a graphic "door" opening to information from the company, provides **Web** **users** with a choice of information regarding the company, its operations, the **mortgage market**, how to do business with the company, and **mortgage** information for **consumers**.

Frank Raines, Fannie Mae vice chairman, said, "We're delighted to provide our lenders with...

**13/3,K/91 (Item 10 from file: 813)**

DIALOG(R)File 813:PR Newswire  
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0749274

DC011

**FANNIE MAE ANNOUNCES MORE THAN 30 PARTNERS IN ITS MORNET EDI SYSTEM TO SIMPLIFY HOME LOAN PROCESSING, REDUCE TIME AND PAPER; INCLUDES MORTGAGE AND SOFTWARE FIRMS**

DATE: October 10, 1994 12:47 EDT WORD COUNT: 698

...PRNewswire/ -- Fannie Mae (Federal National Mortgage Association) (NYSE: FNM), the nation's largest source of **home** mortgage funds, announced today that 35 service providers have joined its MORNET EDI (Electronic Data Interchange) system, the **network** that provides **mortgage market participants** with a new "electronic

**mortgage**

highway" to process **home** loans and exchange **mortgage** **market** information.

Fannie Mae's MORNET EDI **network** will provide lenders with a single source of nationwide mortgage origination and closing services that...